

# Capital Regional District Housing Needs Assessment

District of Metchosin



January 2021



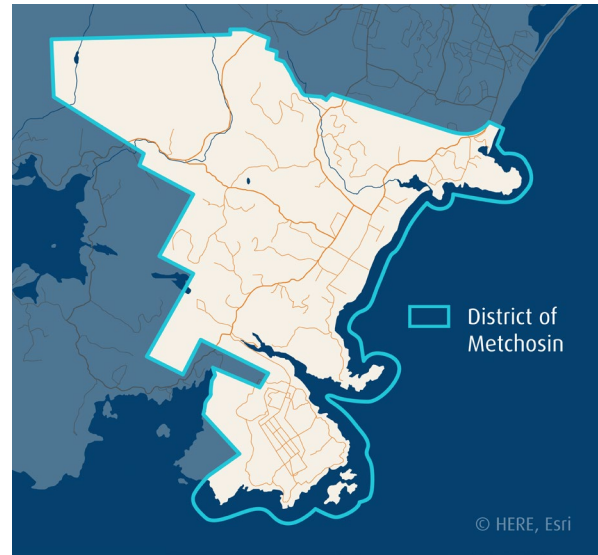
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# Metchosin Housing Profile

*This profile summarizes the findings of the District of Metchosin Housing Needs Report which was completed as part of a joint Housing Needs Report project for 11 CRD communities. It fulfills the Housing Needs Reports requirements outlined in the Local Government Act, Part 14, Division 22. All data in this profile is from Statistics Canada unless otherwise indicated.*

## Overview

Metchosin is a rural community encompassing 71.13 square kilometres. As of the last census in 2016, there were it had a population of 4,708. Metchosin contains a large portion of the CRD's productive agricultural land. Bordering a large section of shoreline, it also offers marine related recreational opportunities, parks and natural areas, and a small village centre. Neighbouring local governments include the Juan de Fuca Electoral Area, District of Sooke, City of Colwood, City of Langford, and Beecher Bay Scia'new First Nation.



## Population and Age

Between 2006 and 2016, Metchosin's population decreased by 1.8%. This was a different trend than was seen for the CRD as a whole, which grew by 11.2% over the same period. In 2016, the median age was 51.1, which was higher than the median age for the CRD overall at 45.5. While the proportion of seniors in Metchosin was similar to the CRD average in 2016, there was a noticeably larger proportion of pre-seniors (55 to 64) in Metchosin.

Projections estimate that Metchosin could experience population growth over the next 5 years. Most population growth is anticipated for senior age groups (65 to 84) as well as the 35 to 44 age group. In reality, this growth will be impacted by factors like availability of appropriate housing options.

## Households

There were 1,820 households in 2016 with an average household size of 2.5 persons, which is higher than the regional average of 2.2 persons per household. One-person households were relatively less common in Metchosin, where they comprised 20% of all households, compared to 33% of CRD households. As a result, it is unsurprising that family households (with and without children) are more common than non-census family households in Metchosin.

## Income

The 2015 median income in Metchosin was \$87,834, which was approximately 26% higher than the CRD median income. There are much lower household incomes in Metchosin for households with single incomes, like lone parent and non-census family households, and for households who rent. Renter median household income was \$63,895 versus \$98,003 for owner households. Between 2006 and 2016, renter median household incomes decreased, while owner median household incomes increased.

### Current Housing Stock

Housing stock in Metchosin consists mainly of single-detached dwellings. Recent building permits suggest that there is a trend towards slightly more diverse housing options, like secondary suites. In 2016, 71% of dwellings had three bedrooms or more.

### Homeownership

*(Statistics Canada, BC Assessment, and Victoria Real Estate Board)*

In 2016, 78% of households in Metchosin owned their home. Over the past 15 years, average sales prices have increased by 85% for a single-detached dwelling. The most rapid increases were seen between 2014 and 2019, reaching \$1,017,076 (see right):

Based on the average sales price in 2019, owning a single-detached dwelling is considered unaffordable for median-earning households looking to enter the ownership market. Median-earning couples with children and other census families, who generally have higher incomes than other household types, would need to spend more than 30% of their income to afford homeownership. Couples with children, lone parents, and non-census families would need to spend more than 50%. A single-detached house would require an annual income of approximately \$188,500 in order for it to be considered affordable (e.g., less than 30% of before-tax household income).

### Rental Affordability

*(Statistics Canada and Canada Mortgage Housing Corporation)*

22% of households in Metchosin rented their home in 2016. There are currently no purpose-built rental units, indicating that all 345 renter households in 2016 were likely served by the secondary rental market for which there is little data available on housing costs. The number of renter households increased between 2006 and 2016, while the number of owner households decreased.

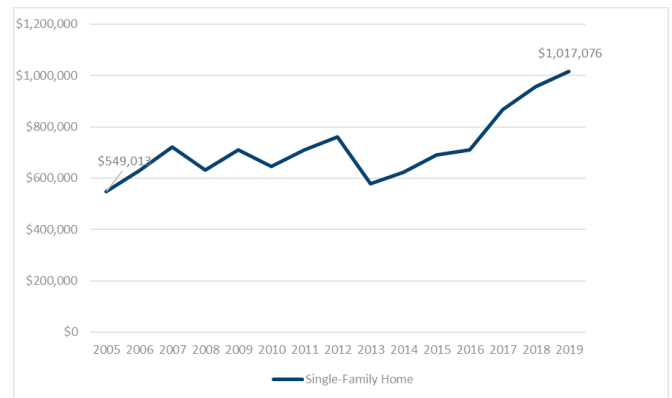
#### NEW RENTER AND OWNER HOUSEHOLDS BETWEEN 2006 – 2016



Renter households were more likely to be in Core Housing Need than owner households in the District

(i.e., living in housing that is inadequate, unsuitable, and/or currently unaffordable, and unable to afford the median rent for alternative local housing). Renter households with seniors had the highest rates of Core Housing Need.

#### AVERAGE SALES PRICES 2005 – 2019



### Anticipated Housing Demand

If Metchosin continues changing in a similar manner as in the past, the community will see an additional 194 households form between 2016 and 2025. In reality, this growth will be impacted by factors like availability of appropriate housing options.

#### ESTIMATED HOUSING UNITS NEEDED

	2016-2020	2020-2025
<b>Total</b>	<b>64</b>	<b>130</b>
Studio or 1 Bedroom	34	54
2 Bedroom	28	51
3+ Bedroom	3	25

## Key Areas of Local Need

### Affordable Housing

Housing costs in Metchosin, like the CRD in general, have risen significantly in recent years. Based on the affordability threshold of housing costs being no more than 30% of gross household income, a single-detached home is unaffordable for all household types making the median income in Metchosin. Couples without children, lone parent families, and non-census families (e.g., individuals living alone) are facing the greatest affordability gaps.

### Rental Housing

There is a need for more rental housing options across the CRD. Renter households are becoming more common in Metchosin, growing from 245 households in 2006 (14% of all households) to 395 in 2016 (22%). While the number of renter households increased over this period, the number of owner households decreased. There are currently no purpose-built rental units in Metchosin, indicating that all 345 renter households in 2016 were likely served by the secondary rental market for which there is little data available on housing costs.

### Housing for People with Disabilities

It was heard through engagement that individuals with disabilities have reduced incomes and difficulty accessing appropriate housing in Metchosin and across the CRD. For individuals with disabilities who are unable to work, the provincial housing supplement of \$375 (for an individual) is extremely low and limits access to housing options.

### Housing for Seniors

Metchosin is experiencing an aging trend with the median age growing from 45.5 in 2006 to 51.5 in 2016. Increasingly communities are looking at aging in place as an approach to addressing changing housing needs and an older demographic: having downsizing and supportive housing options available ensures seniors in the community are able to stay in the community for the long-term. The lack of supportive housing options in Metchosin may push people to live in housing that may not have the accessibility or health supports required.

### Housing for Families

Family-sized housing in Victoria, Saanich, and Esquimalt is increasingly out of reach for families with children and West Shore communities are becoming more attractive options for families and other households requiring more space. However, the affordability gap analysis showed that single detached homes are more expensive in Metchosin than in Victoria, Saanich, and Esquimalt. All median-earning households looking to enter the ownership market would need to spend more than 30% of their income on shelter costs. For those in the rental market, there is no supply of family-sized purpose-built rental available (e.g. two or more bedrooms).

### Homelessness

There has been an increase in individuals experiencing homelessness across CRD communities in recent years. The March 11, 2020 point-in-Time count identified a minimum of 1,523 individuals experiencing homelessness in the region. There were at least 350 individuals who were emergency sheltered and 743 who were provisionally accommodated in transitional housing.

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### Appendix A Glossary

### Appendix B Provincial Summary Form

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# 1.0

## Introduction



Note that throughout this document, some technical terms are used when referring to statistical data. There is a glossary at the end of this document with relevant definitions and links to further information.

Spanning the southern tip of Vancouver Island and the southern Gulf Islands, as of 2016, the Capital Regional District (CRD) serves more than 383,000 people spread throughout 13 municipalities and three electoral areas. The CRD includes a variety of urban and rural communities, big and small. It is a desirable place to live, with many walkable neighbourhoods and access to nature and numerous amenities. Many communities within the CRD are experiencing pressure on their housing systems, with high property values and rental rates and low rental vacancy. While recent months have seen some softening in the housing market for some communities, there continues to be a pressing need to understand housing needs across the housing continuum, now and into the future, related to affordability, accessibility, types of units, support structures and services, and more (Figure 1).

FIGURE 1 HOUSING CONTINUUM



Communities in the CRD are not unique in facing housing challenges. Across BC, a housing affordability crisis has emerged due to high demand for housing from a growing population, low interest rates, and the attractiveness of housing as an investment. Increasingly, the cost of renting and owning is creating unprecedented financial burdens for households.

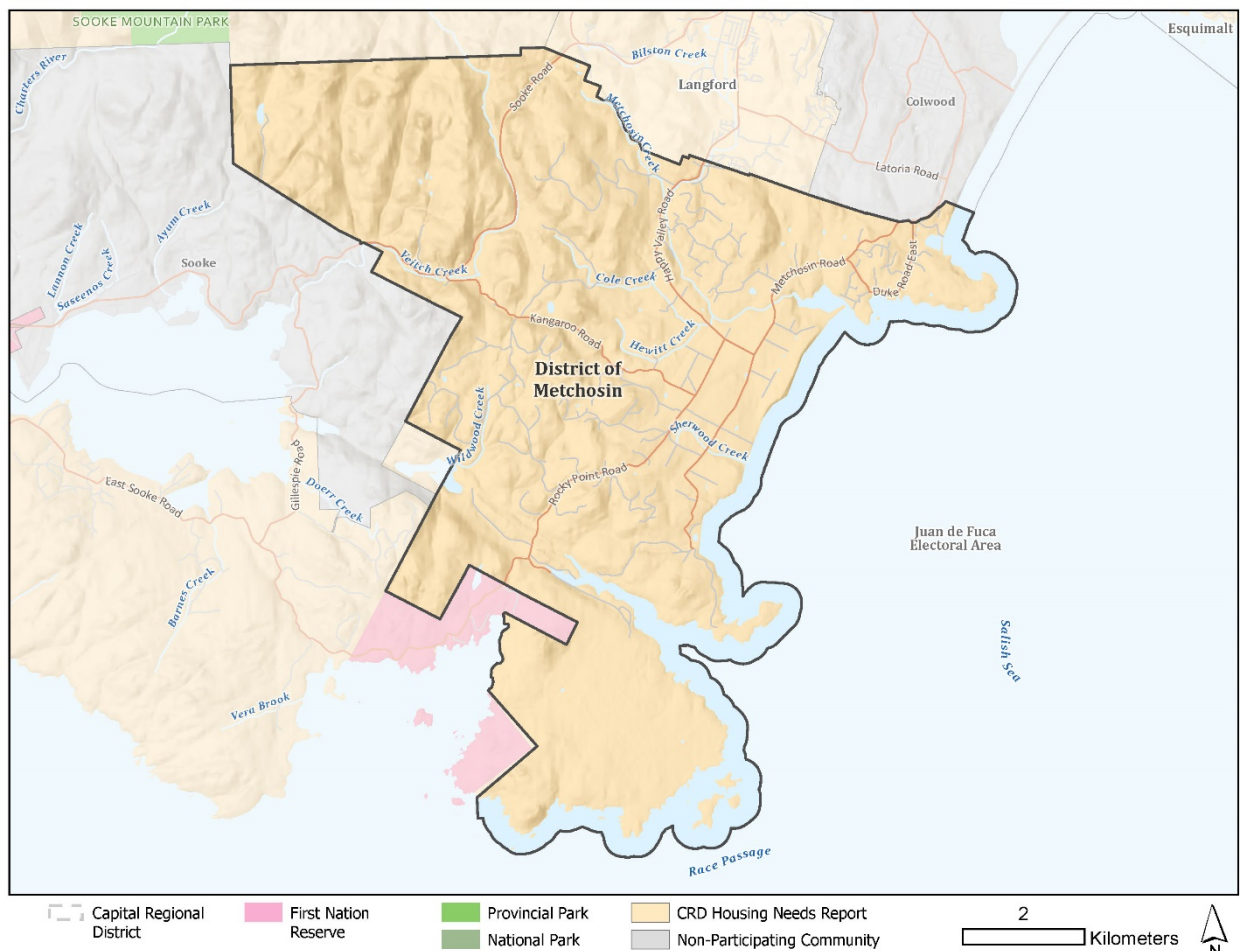
In 2019, the Government of BC introduced changes to the Local Government Act, Part 14, Division 22 requiring municipalities and regional districts to complete Housing Needs Reports. The report is intended to better understand current and future housing needs and to inform local plans and policies. Each local government must complete their first report by 2022 with updates every five years thereafter. The Union of British Columbia Municipalities (UBCM) is providing funding for local governments to support the completion of the first round of reports. The CRD was awarded funding through this program and retained Urban Matters to complete Housing Needs Reports for 11 constituent communities, including the District of Metchosin. Separate reports have been prepared for each participating community, which are based on local context while also providing a regional lens.

## 1.1 Overview

Metchosin is a rural community in the CRD, encompassing 71.13 square kilometres and has a population of 4,708 as of the last census in 2016. Metchosin contains a large portion of the CRD’s productive agricultural land. Bordering a large section of shoreline, it also offers marine related recreational opportunities, parks and natural areas, and a small village centre.

As of 2016, 92% of dwellings in Metchosin were single-detached houses with or without secondary suites, and the median household size was 2.5. Like other communities in the CRD, affordability is a growing issue, and with an aging population the limited variety of dwelling types may not be meeting the housing needs of the community. As the average sales price of a single-detached house in Metchosin has risen by 85% from 2005 to 2019, the affordability gap analysis indicates that all household types earning their median household income are experiencing housing affordability challenges.

FIGURE 2 MAP OF DISTRICT OF METCHOSIN



In its Official Community Plan (OCP), the District includes policies to maintain the rural character of Metchosin and provide residential development to support different types, scales, and densities of development, while minimizing residential development on agricultural lands. There are also policies that encourage a range of housing types, size, prices and tenure to provide opportunities for residents to experience a full range of lifestyles based on a rural agricultural community. The OCP guides the integration of residential development with the natural variety in terrain, view potential and natural vegetation.

## 1.2 Housing Need Report Requirements

Housing Needs Reports regulations require the collection of approximately 50 different data indicators about past and current population, households, income and economy, and housing stock, as well as projected population and households and anticipated housing stock.<sup>1</sup> Most of this data is made available by the Government of BC through their data catalogue. Some data indicators have not yet been made available and are noted as such (e.g., historical BC Assessment data). Data is collected from a number of sources, including:

- Statistics Canada 2006, 2011, and 2016 Censuses and 2011 National Household Survey, via:
  - Data available online through Census profiles and data tables
  - Custom Housing Needs Report data provided by the Ministry of Municipal Affairs and Housing (MAH)
- Canada Mortgage and Housing Corporation (CMHC)
- BC Housing
- BC Assessment
- Victoria Real Estate Board
- BC Stats
- District of Metchosin

This document fulfills Housing Need Report requirements for Metchosin, providing information on housing needs across the housing continuum, including an estimate of the number and size of housing units required to address existing demand and future growth over the next five years. This report is intended to be used by the District, the CRD, and other stakeholders to inform the planning and development of housing, through local plans, policies, and the management of development. It is also a public document intended to support decision-making around housing and provide information to stakeholders to help improve local understanding of housing needs.

This report provides an overview of housing needs based on analysis of this quantitative data from these sources, as well as qualitative data from engagement. This data is used to identify housing units required currently and over the next five years, number of households in core housing need, and statements about key areas of local need, in fulfilment of Housing Needs Reports regulations.<sup>2</sup>

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<sup>1</sup> [https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements\\_apr17\\_2019.pdf](https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements_apr17_2019.pdf)

<sup>2</sup> <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports>

## 1.3 Data Limitations

There are limitations to the data available for use in this report. Significant limitations that may affect interpretation of the data presented in this report are described here.

### Different Census Datasets

This report refers to both the standard Census Profile from Statistics Canada, as well as custom data that was prepared for the purpose of completing the Housing Needs Report. The custom data refers to “private households” only, and not total households. This data excludes those living in commercial, institutional or communal dwellings. Both the Census Profiles and custom data sets are used and referenced in this report, but figures based on the custom data set may be different from what is publicly available through the Census profiles.

### Age of Data

The most recent national census was completed in 2016 and is now several years old. While it provides important demographic and housing information, it does not capture more recent trends. Other, more recent sources of data are used where possible and quantitative data is supplemented with stakeholder engagement which provides insight into emerging trends. The next national census is scheduled for 2021 and results will begin to become available in 2022.

### 2011 National Household Survey (NHS)

The 2011 National Household Survey (NHS) was voluntary and had a much lower response rate than the mandatory long-form Census. Because of this, data from the 2011 NHS is of a lower quality than census data. In particular, this adversely impacted income data, and any comparisons between Census income data and NHS income should be viewed with caution; overall income trends between 2006 and 2016 are therefore a more reliable indicator of future income direction than 5-year trends.

### Projections

The projections contained in this report offer possible scenarios and should be used with caution. In reality, local conditions like population, immigration patterns, decisions on growth and density, and market forces impact the nature of the projections. Wherever possible, the projections should be informed by an understanding of the context within Metchosin and the CRD.

### Covid-19

The statistical data reported in this document was collected prior to Covid-19 and may not entirely reflect current housing trends. The data reported should be considered together with Section 6 Covid-19 Implications. The findings in the concluding chapters consider both available data, desk research on Covid-19 implications on the housing system, and what was heard from stakeholders during engagement about the on-the-ground implications.

## 2.0

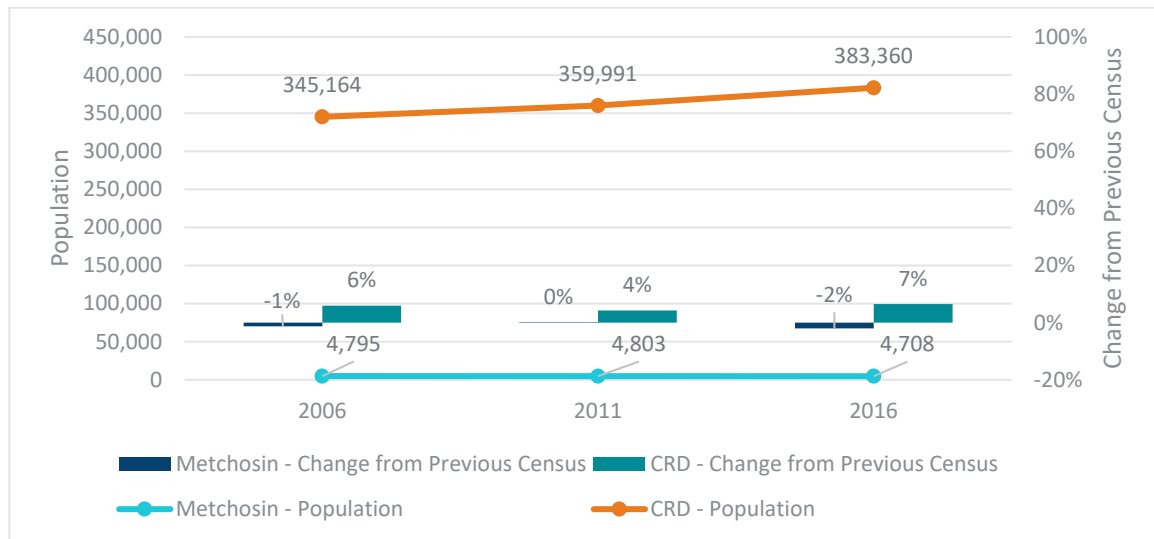
# Community Profile

The demographic and economic context of a community shapes its housing needs. Age and stage of life, household type and size, income, and employment all directly affect the type of housing units, sizes, and tenures needed. This section provides an overview of these factors, using a combination of data from the Statistics Canada Census Profiles and data tables and custom data prepared for Housing Needs Reports.

## 2.1 Population

Between 2006 and 2016, the population of Metchosin decreased by 1.8%, from 4,795 residents to 4,708. Over this same period, the CRD grew by 11.2%. As of 2016, Metchosin made up 1.2% of the CRD's population.

FIGURE 3 POPULATION CHANGE IN METCHOSIN AND CRD, 2006 TO 2016



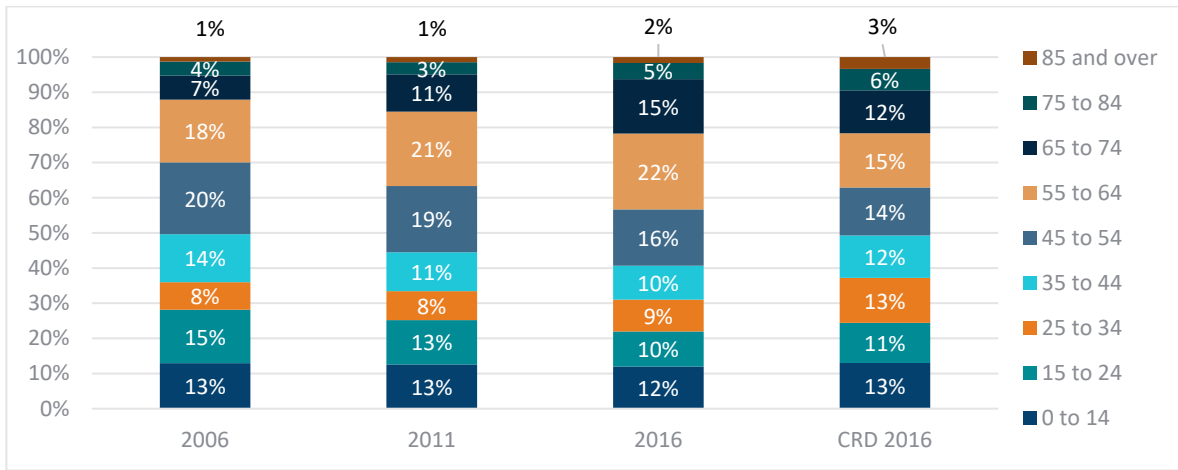
Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

## 2.2 Age

From 2006 to 2016, the median age in Metchosin rose from 45.2 to 51.5, indicating an aging trend in the population, consistent with national trends. In comparison, the median age in the CRD in 2016 was 45.5.

The age distribution in Metchosin saw some change between 2006 and 2016, with a decline in the proportion of residents aged 24 and under, and an increase in the proportion of residents aged 55 to 74 (Figure 4). There was an increase in the proportion of residents aged 65 to 74, jumping from 7% in 2006 to 15% in 2016.

FIGURE 4 AGE DISTRIBUTION IN METCHOSIN, 2006-2016

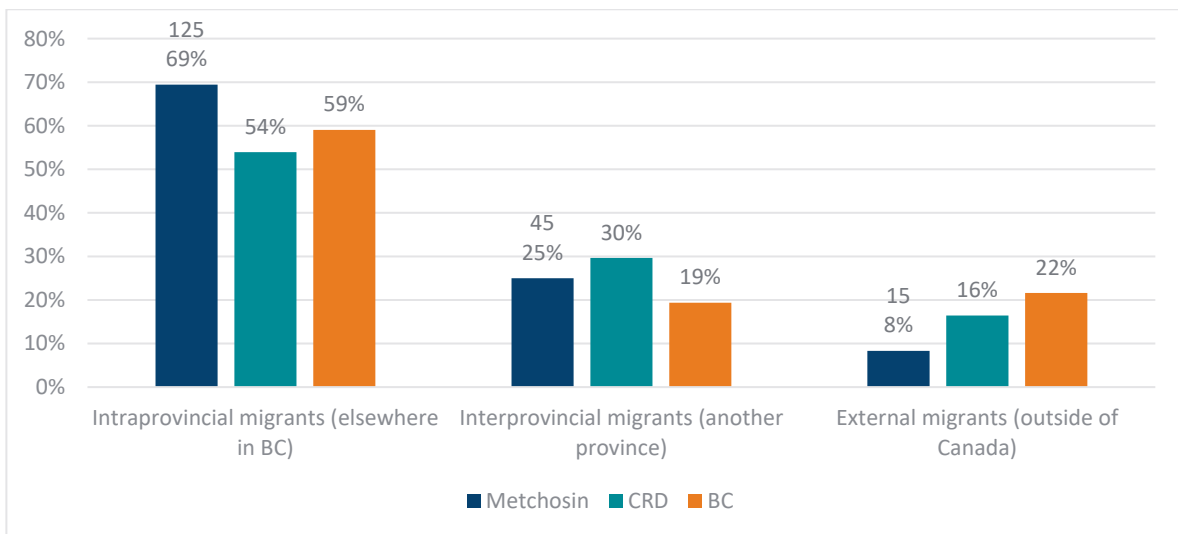


Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

### 2.3 Mobility

In 2016, 4% of Metchosis residents had moved into the District in the previous year, compared to 7% in both CRD and BC. Of those who moved into the District, 69% were intraprovincial migrants (people who moved from elsewhere in BC), 25% were interprovincial migrants (people who moved from another province), and 8% were external migrants (people who moved from outside of Canada) (Figure 5). Compared to the CRD, Metchosis had a higher proportion of individuals who moved from elsewhere in B.C. and less than half the proportion of individuals who moved from outside of Canada. This suggests that Metchosis received more intraprovincial migrants than other CRD communities in 2016.

FIGURE 5 1-YEAR AGO MOBILITY STATUS IN METCHOSIN, CRD AND BC, 2016



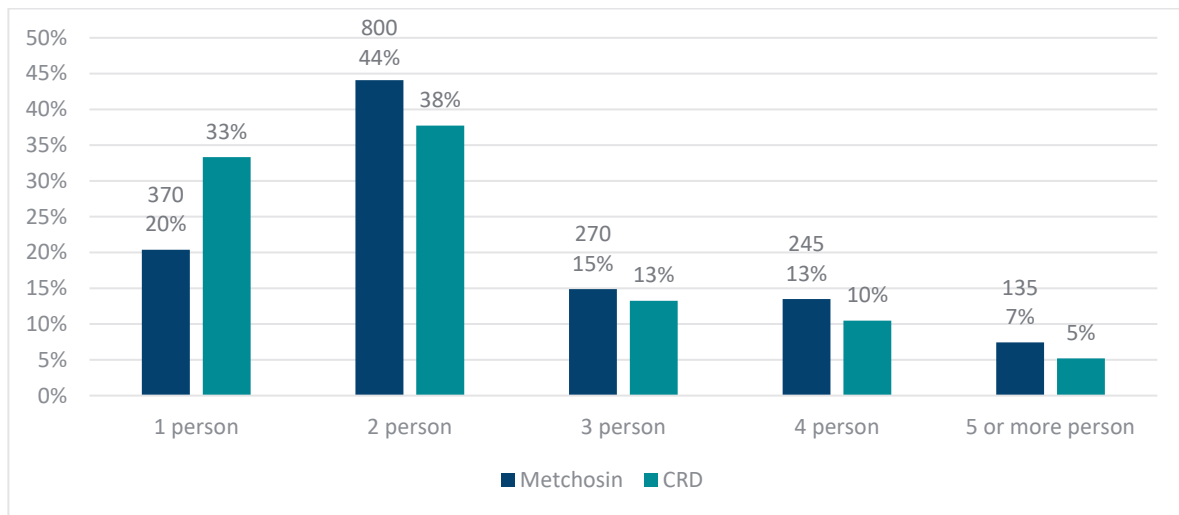
Source: Statistics Canada Census Program, Census Profiles 2016

## 2.4 Households

Between 2006 and 2016, the number of households in Metchosin grew by 5% from 1,730 to 1,820. The average household size for Metchosin was 2.5 in 2016, compared to 2.2 for the CRD. The average household size in Metchosin has decreased from 2.6 in 2006.

In 2016, 79% of households in Metchosin were two or more person households, compared to 66% of CRD households (Figure 6). There was a higher proportion of larger household sizes in Metchosin than the CRD, suggesting a slightly higher prevalence of families in Metchosin than the CRD.

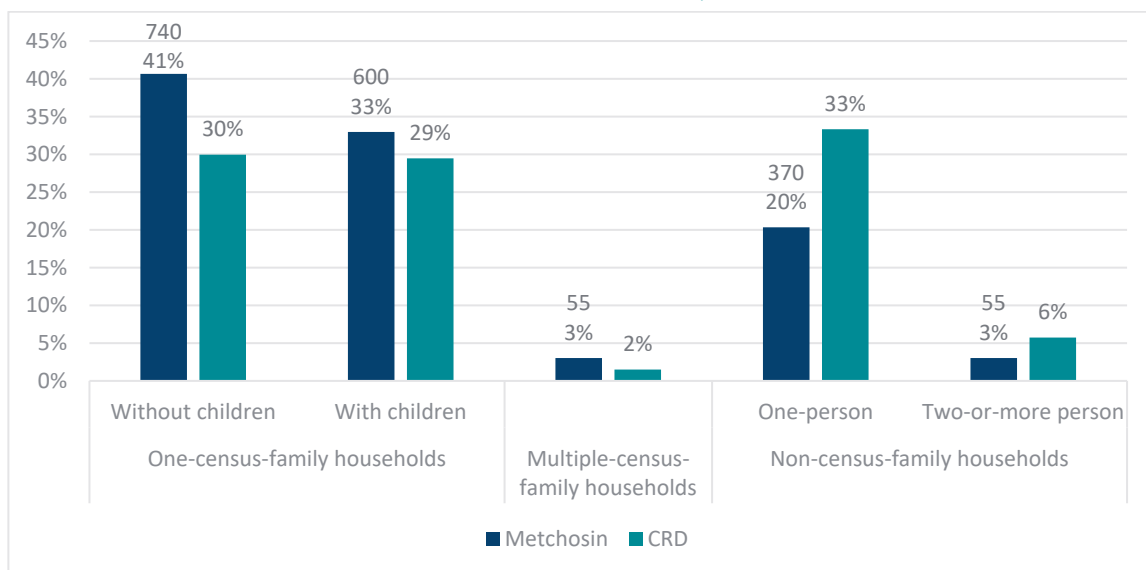
FIGURE 6 HOUSEHOLDS BY SIZE IN METCHOSIN, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Figure 7 shows the proportions of households by household type. Metchosin had a higher proportion of family households with and without children than the CRD, and a lower proportion of one and two-person non-census family households.

FIGURE 7 HOUSEHOLDS BY HOUSEHOLD TYPE IN METCHOSIN AND CRD, 2016

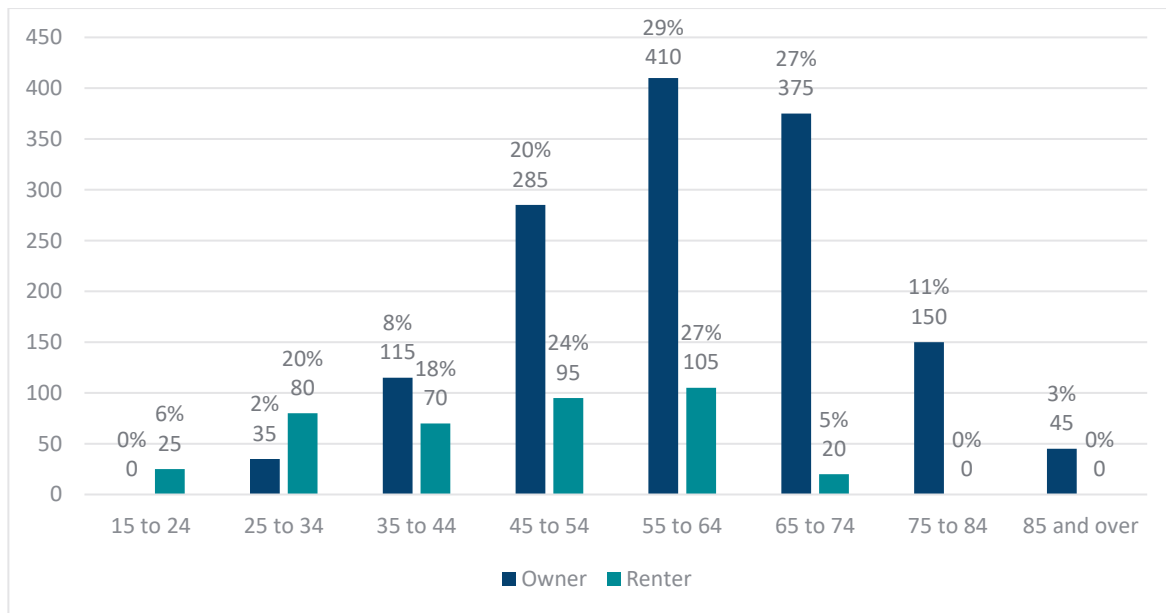


Source: Statistics Canada Census Program, Census Profiles 2016

Figure 8 shows the ages of primary household maintainers by tenure, to illustrate how tenure changed across age groups in 2016. Primary household maintainer refers to the person leading a household. The census allows two to be identified per household and the data is based on the first entry.

In the District, renter households are most likely to be led by individuals anywhere between the age of 25 to 64 (Figure 8). On the other hand, owner households are most commonly led by individuals between the age of 45 to 74.

FIGURE 8 AGE OF PRIMARY HOUSEHOLD MAINTAINER BY TENURE IN METCHOSIN, 2016



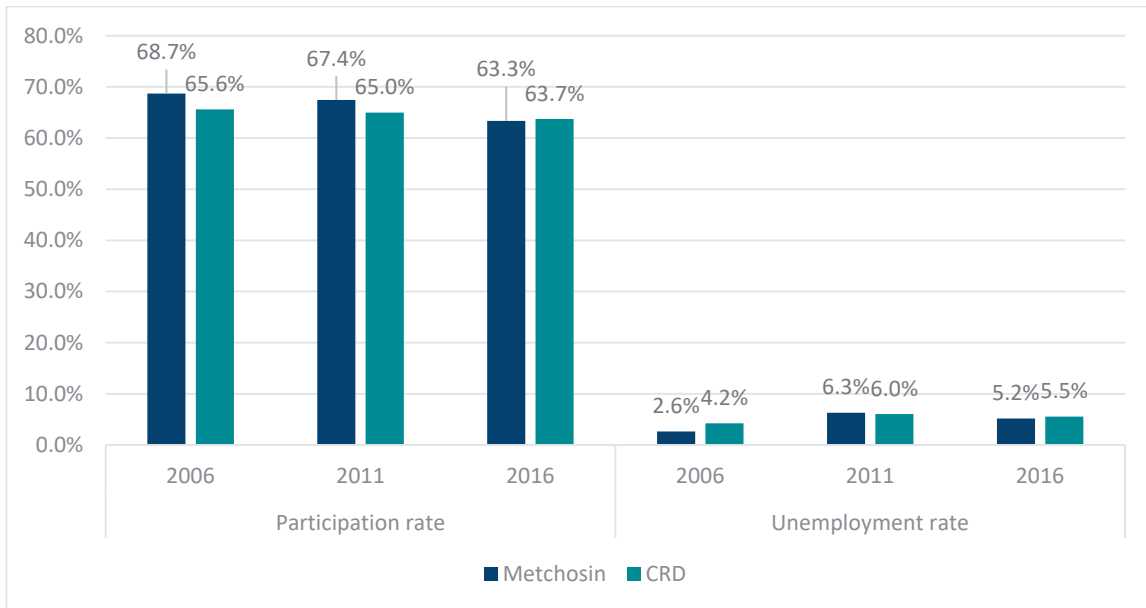
Source: Statistics Canada Census Program, Census 2016

## 2.5 Economy

In 2016, the top five industries of work for Metchosis residents were construction (13%), public administration (13%), education services (10%), retail trade (9%), and health care and social assistance (9%).

Between 2006 and 2016, Metchosis and the CRD as a whole saw a decrease in the labour participation rate and an increase in the unemployment rate (Figure 9).

FIGURE 9 LABOUR PARTICIPATION RATE AND UNEMPLOYMENT RATE IN METCHOSIN AND CRD, 2006 TO 2016

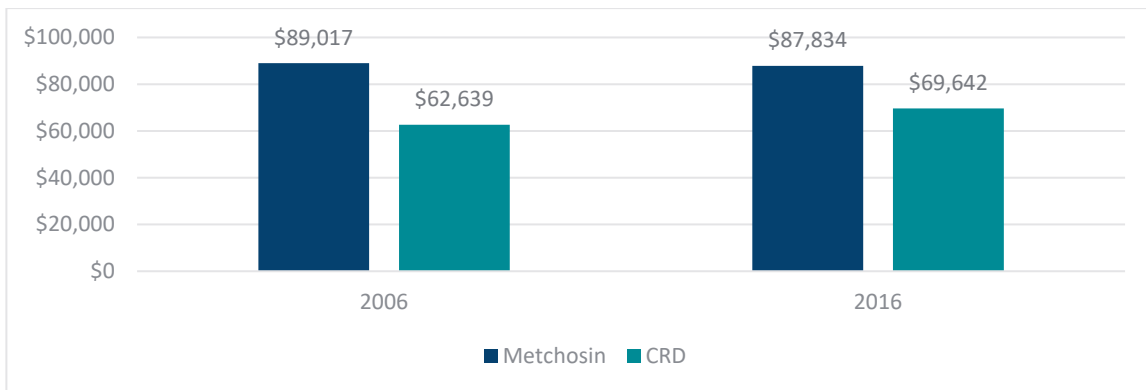


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

## 2.6 Household Median Income

Between 2006 and 2016, median before-tax private household income decreased by 1.3% in Metchosin, compared to an 11.2% increase across the CRD (Figure 10). However, in 2016, the median income in Metchosin - \$87,834 – was still \$18,192 higher than the CRD median income of \$69,642.

FIGURE 10 MEDIAN BEFORE-TAX PRIVATE HOUSEHOLD INCOME IN METCHOSIN AND CRD, 2006 TO 2016



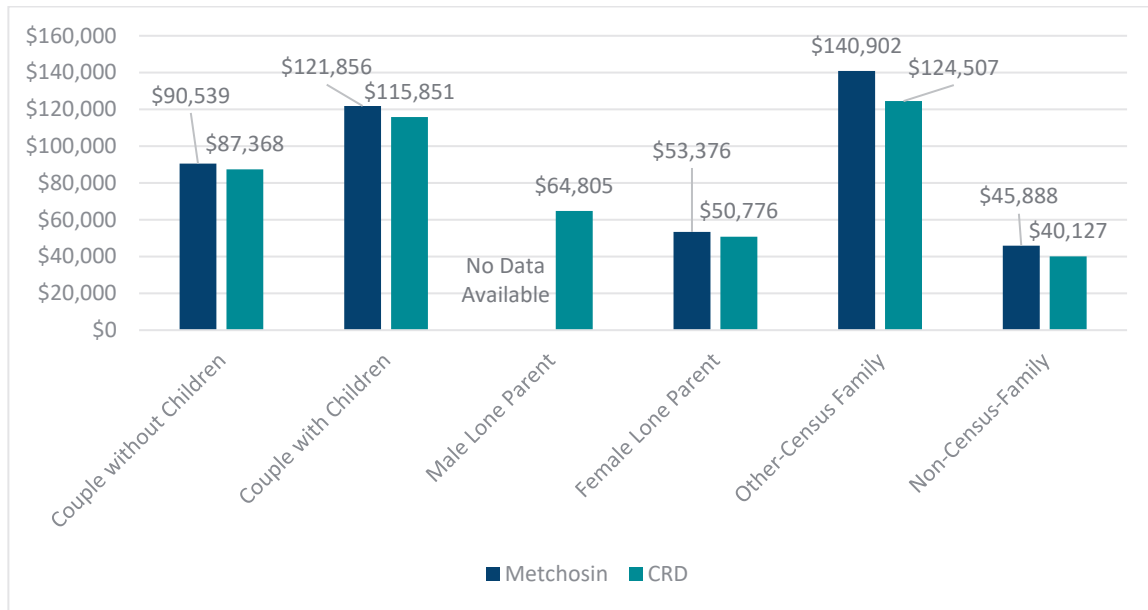
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Note that the custom data set provided for the purposes of Housing Needs Reports is adjusted for 2015 Constant Dollars and may differ from the typical census Profiles. The Census reports

household income from the year previous to the census (e.g. the 2016 Census represents 2015 household incomes).

Median household income differs by household type. Households with single income earners often have lower median incomes than households with two or more incomes. In Metchosin, female lone parents and non-census-families (typically individuals living alone) have much lower median household incomes than other family types (Figure 11).

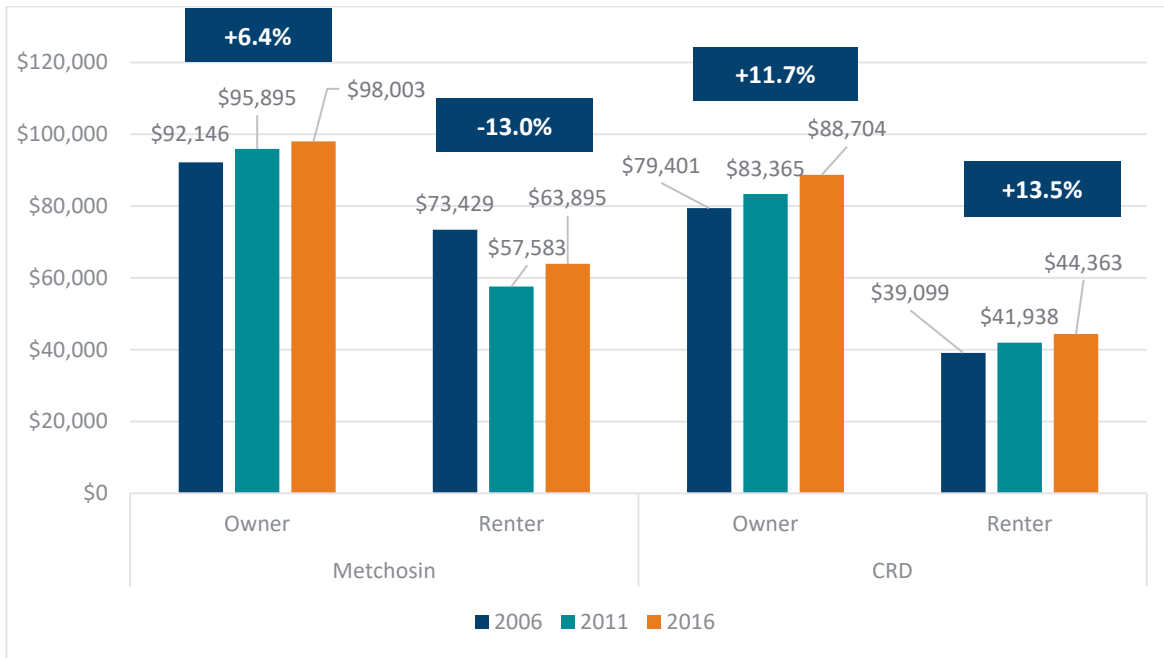
FIGURE 11 MEDIAN TOTAL HOUSEHOLD INCOME IN METCHOSIN AND CRD



Source: Statistics Canada Census Program, Data Table 98-400-X2016099

The median renter household income in a community is often much lower than the median owner household income. In Metchosin, the median renter household income in 2016 was 65% of median owner household income (Figure 12).

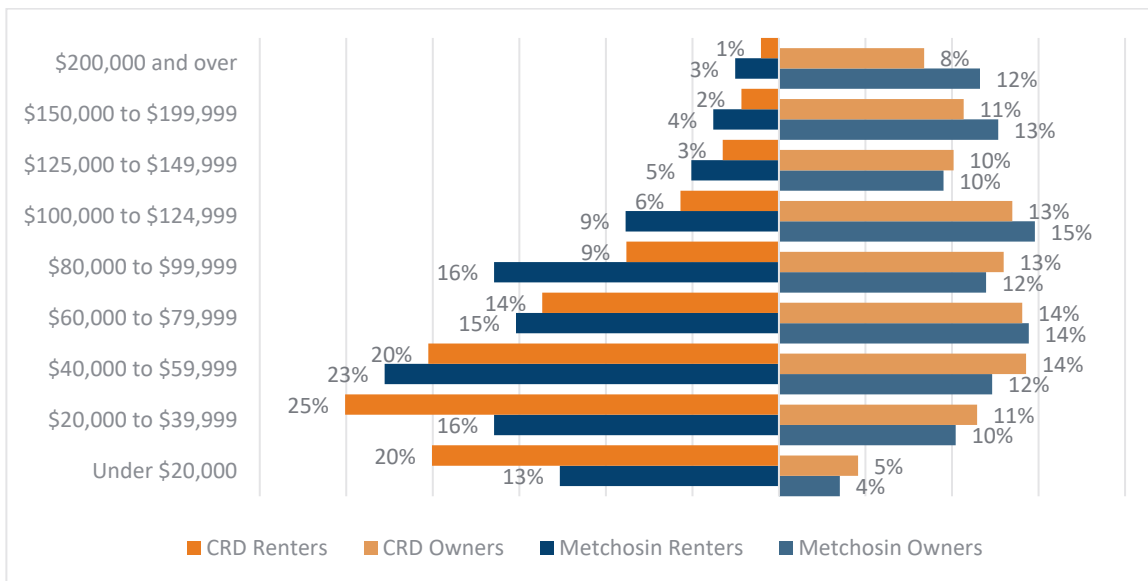
FIGURE 12 MEDIAN BEFORE-TAX PRIVATE HOUSEHOLD INCOME BY TENURE IN METCHOSIN AND CRD, 2006 TO 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Metchosin has a higher proportion of households in higher income brackets (earning \$150,000 or more) than the CRD, amongst both owners and renters (Figure 13).

FIGURE 13 INCOME DISTRIBUTION BY TENURE IN METCHOSIN AND CRD, 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

## 2.7 Summary

- Metchosin has one of the larger land areas in the CRD but is one of the smaller communities in the CRD in terms of population. Between 2006 and 2016, the population of Metchosin has decreased by 1.8%, from 4,795 residents to 4,708, while the CRD grew by 11.1% over the same period.
- Consistent with national trends, Metchosin is experiencing an aging trend. The median age rose from 45.2 in 2006 to 51.5 in 2016. The community has seen a decline in the proportion of residents aged 24 and under but has seen an increase in residents aged 55 to 74.
- Of the residents who moved to Metchosin in 2016, 69% were from other parts of BC, 25% were from other parts of Canada, and 8% moved from outside of Canada. Compared to the CRD overall, Metchosin had a higher proportion of individuals who moved from within the province.
- The average household size in Metchosin is 2.5, which aligns with the fact that Metchosin has a higher proportion of family households with and without children than the CRD as a whole.
- The top five industries employing Metchosin residents in 2016 were construction (13%), public administration (13%), education services (10%), retail trade (9%), and health care and social assistance (9%).
- Metchosin has higher incomes, amongst both renters and owners, compared to the region over the past three census periods. While the community's incomes are higher, median household income decreased by 1.3% between 2006 and 2016, compared to an 11.2% increase across the CRD. Households with single incomes, especially female lone parent households and non-census family households, reported lower incomes compared to other household types.

## 3.0

## Housing Profile

This section provides an overview of community housing stock (dwelling type, size, and age), market and non-market housing trends, and indicators of housing need. The content in this section forms the basis of the statements about key areas of local need provided in Section 7.

This section uses data from the following sources: 2006, 2011, and 2016 Statistics Canada data from the Census Profiles and data tables and custom data prepared for Housing Needs Reports; 2011 National Household Survey; CMHC Rental Market Survey; BC Assessment data; BC Housing, and Co-operative Housing Federation of BC.

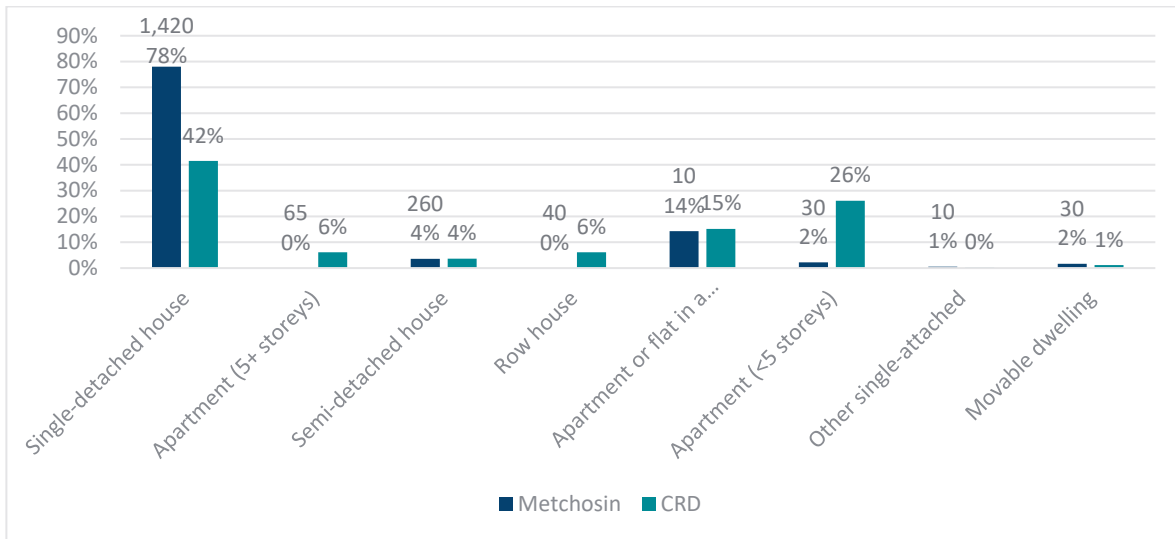
### 3.1 Overview of Housing Stock

#### 3.1.1 Housing Units

As of 2016, there were 1,820 dwellings in Metchosin. Metchosin's housing stock is primarily made up of single-detached houses and apartments or flats in a duplex (Figure 14). Based on the Statistics Canada definition of apartment or flat in a duplex, this refers to a dwelling that is one of two dwellings, located one above the other, or a dwelling unit that is attached to other dwelling units that are less than five storeys. In the context of Metchosin, apartment or flat in a duplex can include single-detached houses with suites. Usually, half of the units recorded as apartments or flats in a duplex are assumed to be single-detached houses with secondary suites (approximately 130), while the other half are the secondary suites themselves.

In 2016, 78% of dwellings were single-detached houses and 14% were apartment in a flat or duplex. The proportions of semi-detached and apartments in a flat or duplex, as well as movable dwellings were comparable to the CRD as a whole, while the proportion of single-detached homes is much higher. There is a much smaller proportion of apartment units in buildings with less than five storeys in Metchosin compared to the region. Apartment units in building with less than five storeys do not refer to secondary suites. Instead, these refer to dwelling units attached to other dwelling units, commercial units, or other non-residential space in a building with less than five storeys, such as an apartment above a shop or a low-rise apartment building.

FIGURE 14 DWELLINGS BY STRUCTURE TYPE IN METCHOSIN AND CRD, 2016



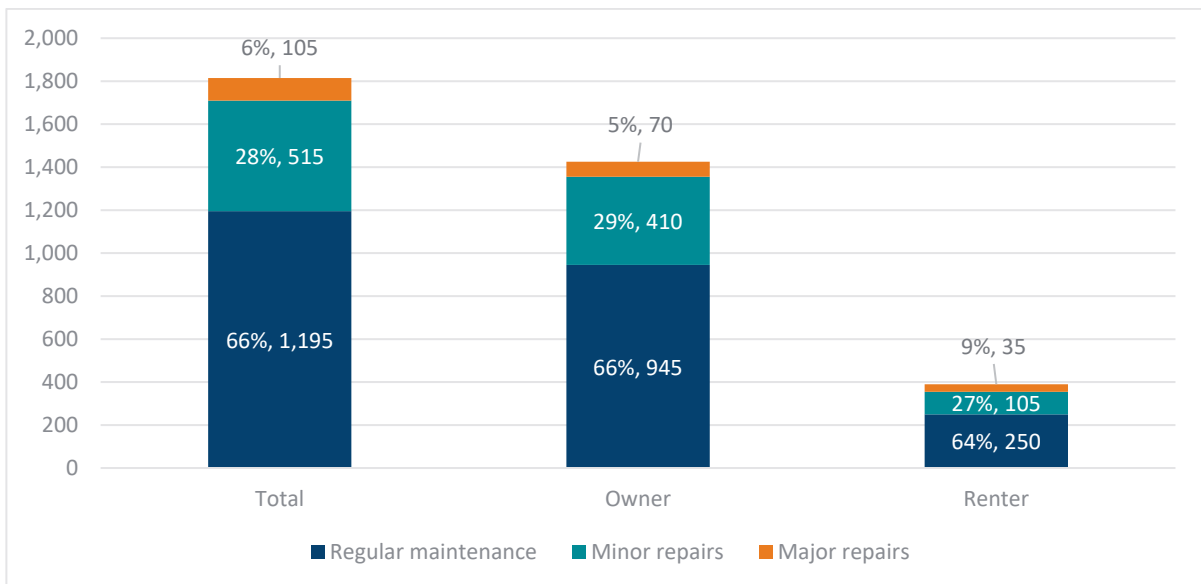
Note: Not shown on this graph are apartments (5+ storeys) (zero units) or row houses (zero units).

Source: Statistics Canada Census Program, Census Profiles 2016

### 3.1.2 Condition of Housing

In 2016, dwelling conditions were similar between renter and owner households, with most dwellings only requiring regular maintenance (66%) (Figure 15). There were 28% requiring minor repairs and 6% requiring major repairs.

FIGURE 15 DWELLING CONDITION BY TENURE IN METCHOSIN, 2016

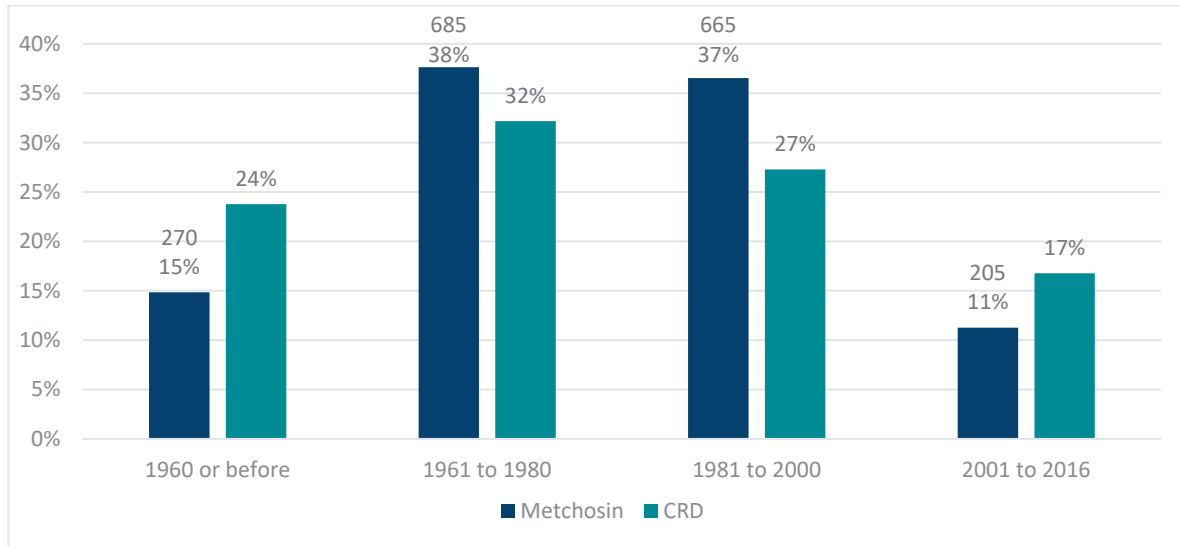


Source: Statistics Canada, Census 2016, Table 98-400-X2016222.

Compared to CRD, dwellings in Metchosis are older, with a higher proportion built between 1961 and 2000, and a smaller proportion built in recent years, between 2001 and 2016. However, the CRD as a whole does

have a high proportion of homes that were built before 1960 (25%) compared to Metchosis (15%) (Figure 16).

FIGURE 16 DWELLINGS BY PERIOD OF CONSTRUCTION IN METCHOSIN AND CRD, 2016



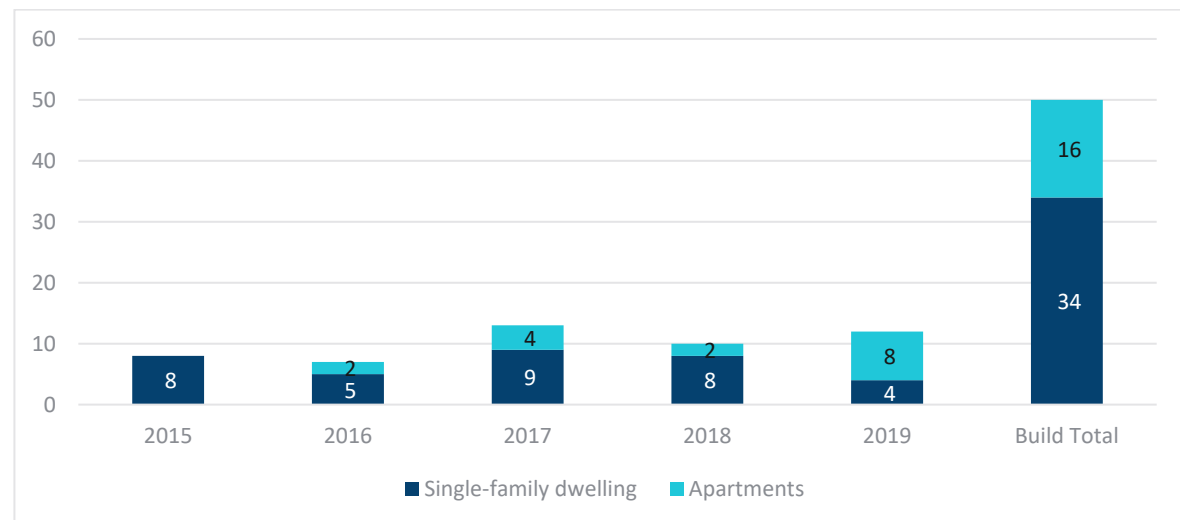
Source: Statistics Canada Census Program, Census Profiles 2016

### 3.1.3 Recent Changes in Housing Stock

Between 2015 and 2019, most additional dwelling units in Metchosis have been single-family dwellings (Figure 17). Over this five-year period, 32% of additional dwellings were apartments and 68% were single-family dwellings, and 2019 was the first year that more apartment dwellings were constructed than single-family dwellings. In the context of Metchosis, the apartments are likely single-detached houses with secondary suites.

Note that this data considers net new homes and accounts for demolitions.

FIGURE 17 BUILDING PERMITS ISSUED ANNUALLY BY DWELLING TYPE IN METCHOSIN, 2015 TO 2019



Source: CRD Building Permit Data\*

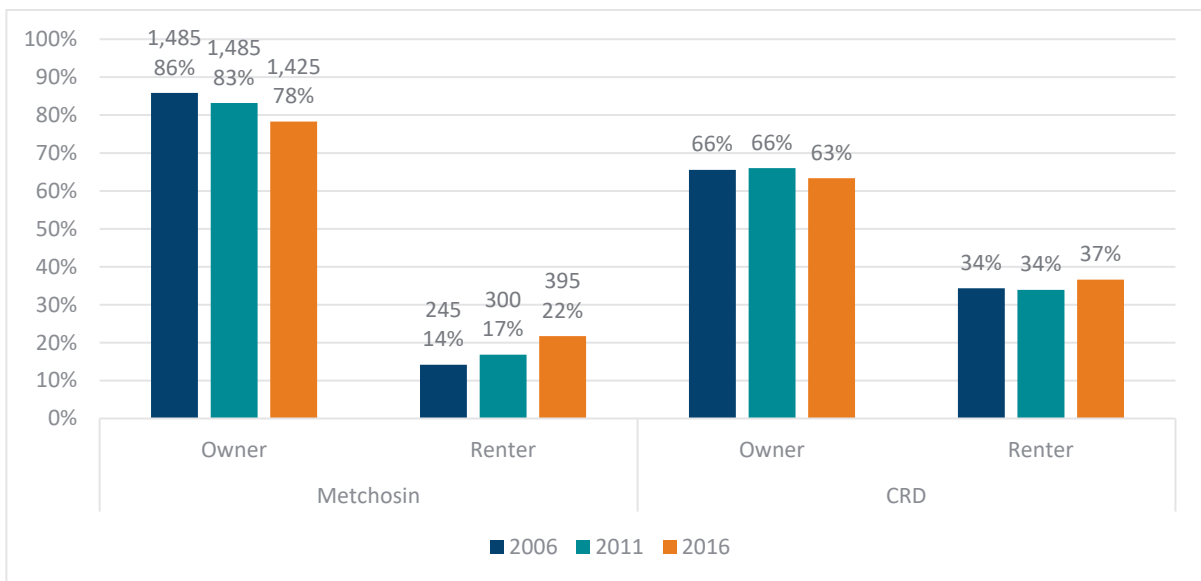
\* The CRD uses Statistics Canada’s structure type classifications. “Apartments” includes dwelling units found in a wide range of structures, such as duplexes, triplexes, row duplexes, low- and high-rise apartments, secondary suites in single-detached homes, and dwelling units over or at the rear of a store or other non-residential structures

In this case, the CRD category of “duplexes” refers to the Statistics Canada definition of semi-detached houses. These are dwellings attached side by side (or back to back) to each other, but not to any other dwelling or structure (except its own garage or shed).

### 3.1.4 Tenure

Metchosin saw the proportion of owner households decline over the past three census periods, from 86% of all households in 2006 to 78% in 2016. Alternately, the proportion of renter households has increased from 14% in 2006 to 22% in 2016 (Figure 18). For comparison, in 2016, 63% of CRD residents were homeowners and 37% were renters.

FIGURE 18 HOUSEHOLDS BY TENURE IN METCHOSIN, 2006 TO 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

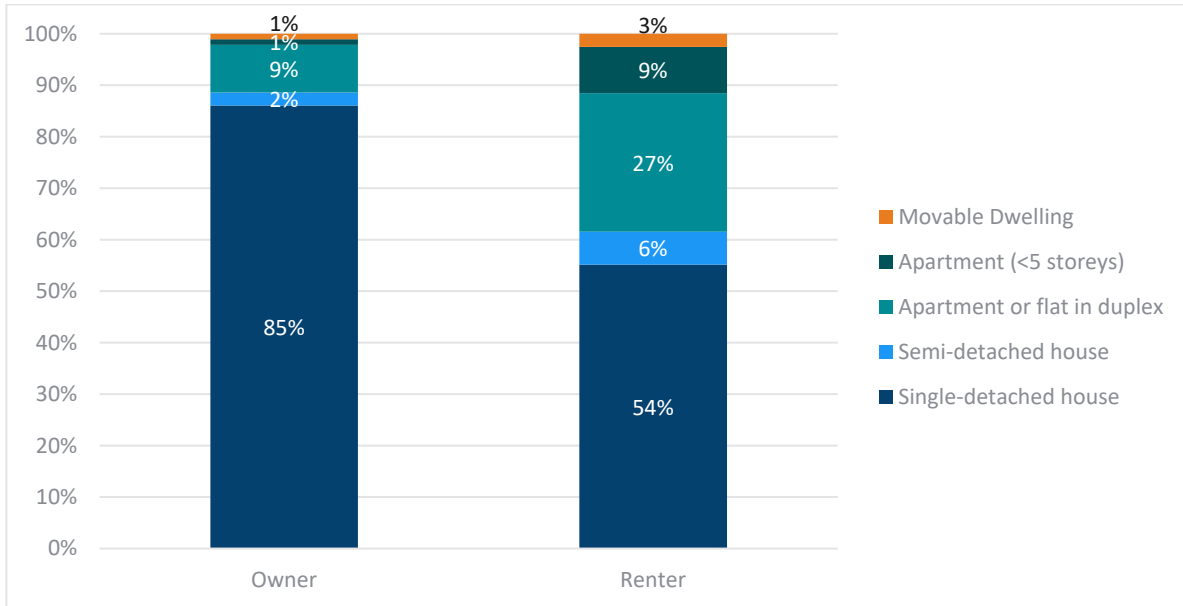
In 2016, no households reported that they lived in subsidized housing.<sup>3</sup> This is a decline from 2011 when 30 households, or 10%, reported that they lived in subsidized housing.

### 3.1.5 Households and Structure Type

Among owner households in Metchosin, the most common structure types in 2016 were single-detached houses (85% of owner households and 54% of renter households), followed by homes with secondary suites (apartment or flat in duplex) (Figure 19). A far higher proportion of renter households occupy homes with secondary suites (apartment or flat in duplex), 27% of renters compared to 9% of owner households.

<sup>3</sup> Subsidized housing is self-reported by census respondents. It includes rent supplements like those provided by BC Housing, which support households renting in the private market. It can also include rent geared to income, social housing, public housing, government-assisted housing, and non-profit housing. More detailed information on non-market housing in the District is provided in Section 3.4.

FIGURE 19 STRUCTURE TYPE BY TENURE IN METCHOSIN, 2016

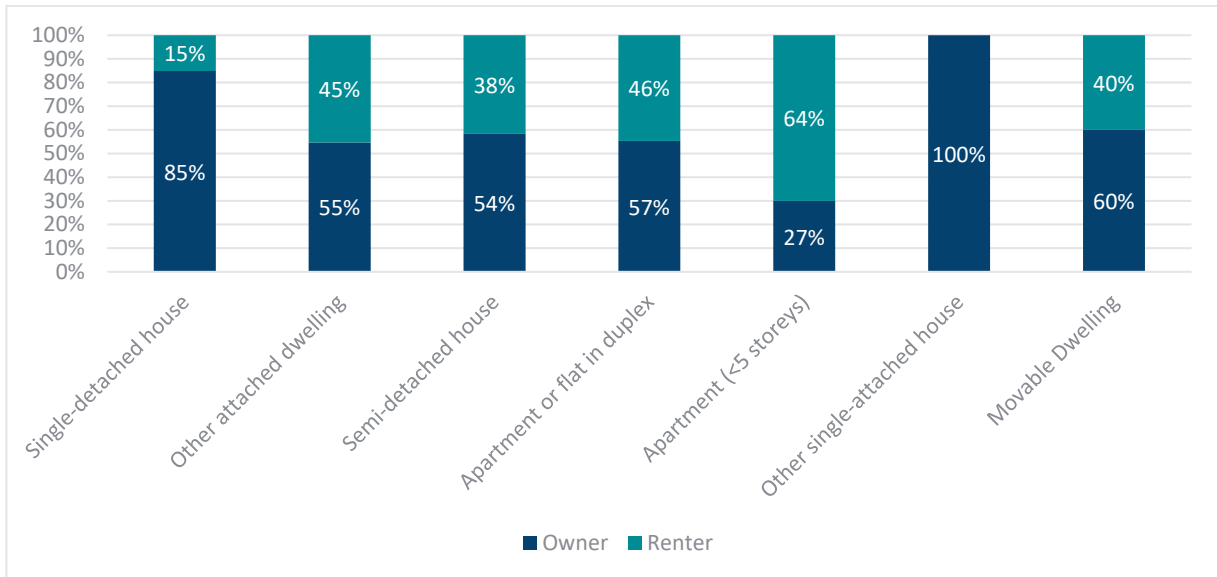


Note: Not shown on this graph are apartments (5+ storeys) (zero units) or row houses (zero units).

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

Based on data from the 2016 Census, 85% of single-detached homes were occupied by owner households. There is a far greater distribution of tenure among other structure types, aside from apartments in buildings with less than five storeys, which are 64% occupied by renters.

FIGURE 20 TENURE BY STRUCTURE TYPE IN METCHOSIN, 2016

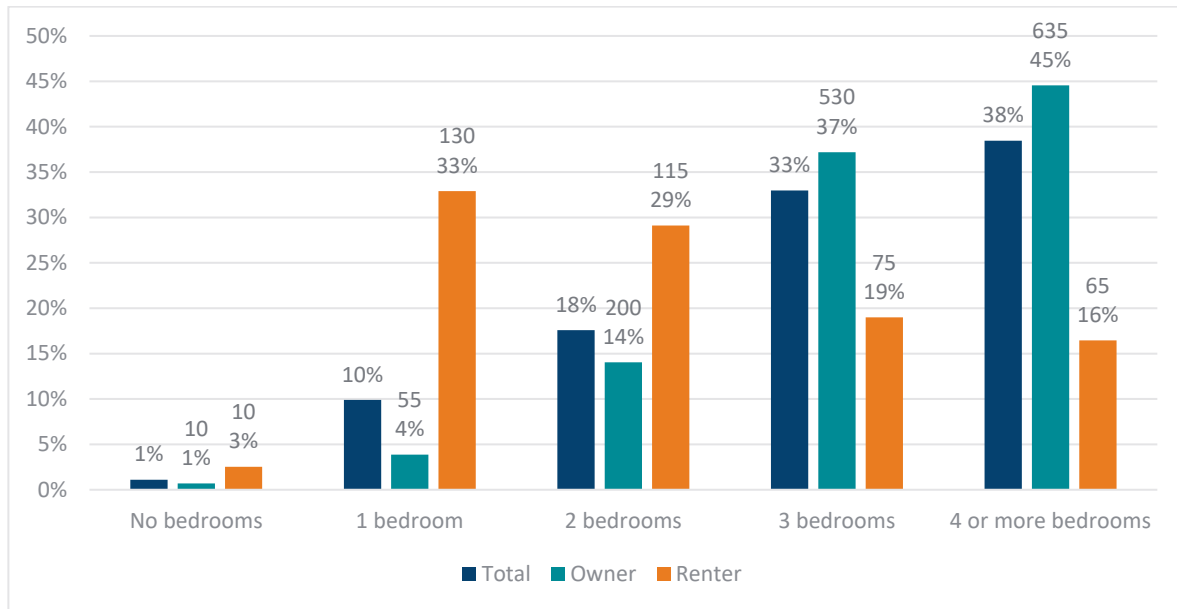


Note: Not shown on this graph are apartments (5+ storeys) (zero units) or row houses (zero units).

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

In 2016, 71% of dwellings in Metchosis were three bedrooms or more (Figure 21). Most dwellings with three bedrooms or more were owned; 82% of all owned dwellings had three bedrooms or more, compared to 35% of all rented dwellings. Most rented dwellings had two bedrooms or fewer (65%).

FIGURE 21 DWELLINGS BY UNIT SIZE AND TENURE IN METCHOSIN, 2016



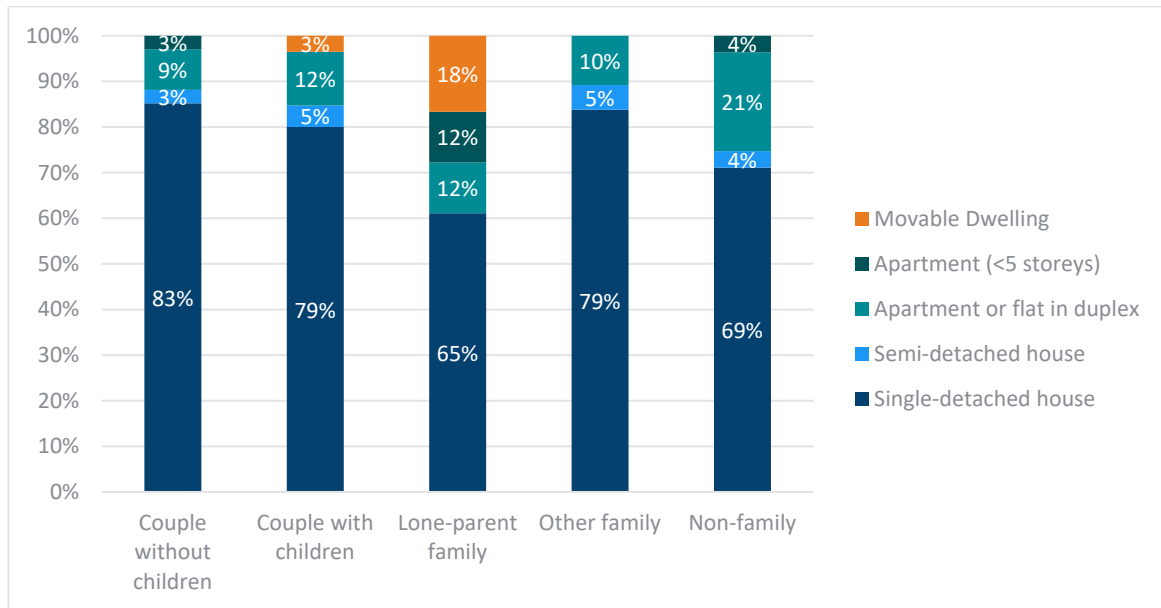
Source: Statistics Canada, Census Program, Data Table 98-400-X2016227

Figure 22, Figure 23, and Figure 24 show the types of households, sizes of households, and ages of primary household maintainers living in different structure types. Due to the large proportion of single-family homes in the District, they are often the dominant structure type.

Among couples (with or without children) and other families, the single-detached house is the dominant structure type. Eighteen percent (18%) of lone parent households occupy movable dwellings and 21% of non-family households occupy apartment or flat in a duplex (Figure 22).

Of those ages 15 to 24, 40% occupy a semi-detached house. For renters, the structural housing type most commonly occupied includes single-detached housing (54%), apartments or flat in a duplex (27%), and apartment buildings less than 5 storeys (9%). The remainder is made up of semi-detached houses (6%) and moveable dwellings (3%).

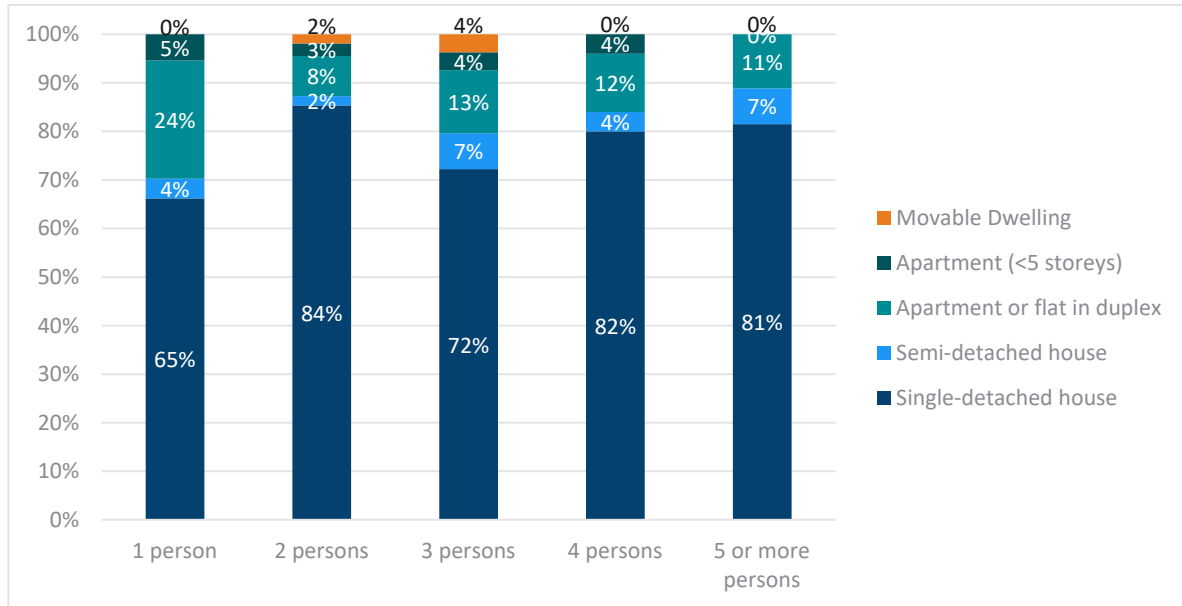
FIGURE 22 HOUSEHOLDS BY STRUCTURE TYPE AND FAMILY TYPE IN METCHOSIN, 2016



Note: Not shown on this graph are apartments (5+ storeys) (zero units) or row houses (zero units).

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

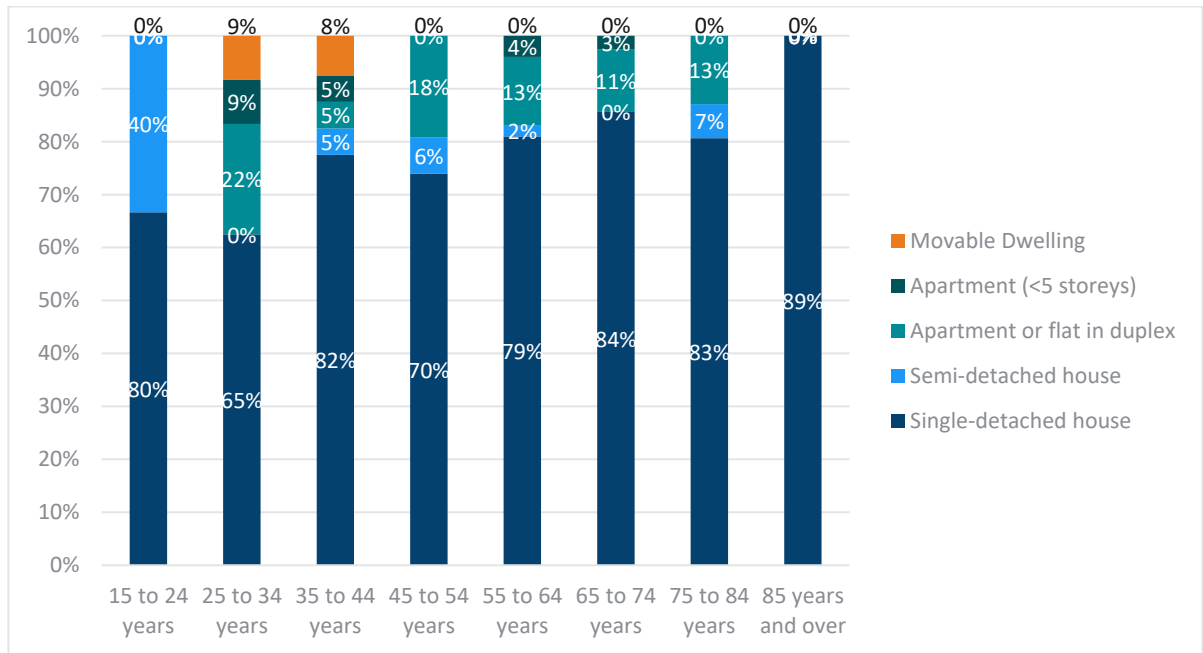
Figure 23 Households by Structure Type and Household Size in Metchosin, 2016



Note: Not shown on this graph are apartments (5+ storeys) (zero units) or row houses (zero units).

Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016220

FIGURE 24 HOUSEHOLDS BY STRUCTURE TYPE AND PRIMARY MAINTAINER AGE IN METCHOSIN, 2016



Note: Not shown on this graph are apartments (5+ storeys) (zero units) or row houses (zero units).

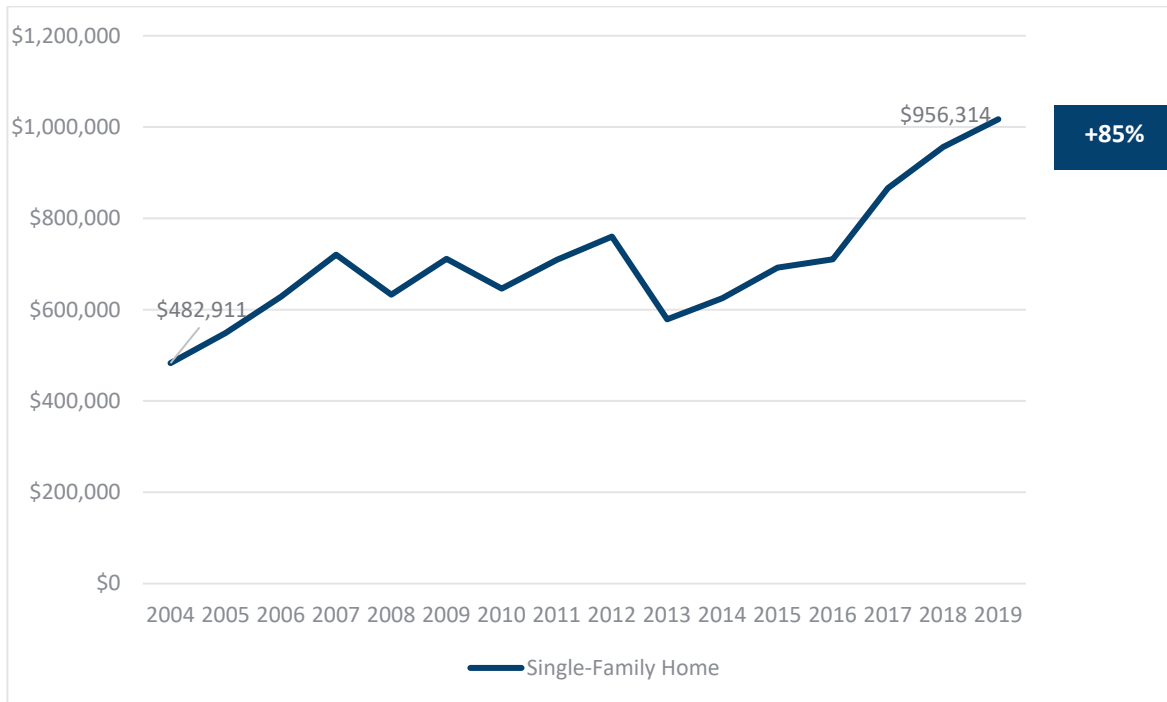
Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

### 3.2 Trends in Homeownership Market

In Metchosis, average home sale prices for a single-detached house have grown, with price increases accelerating after 2016 (Figure 25). Overall, there has been a 85% increase in the sale price of single-family dwellings in Metchosis between 2005 and 2019.

The average sales prices, however, do not take into consideration the age and size of houses or any houses with extremely low or extremely high prices that may not be representative of the market overall. In comparison, the Multiple Listing Service® (MLS) Home Price Index (HPI) uses an analysis methodology that includes the common attributes of typical houses in a given area. For Metchosis, the October 2019 benchmark sales price for a single-detached house was \$951,800, which is slightly lower than the 2019 average sales price of \$1,017,076.

FIGURE 25 AVERAGE HOME SALE PRICES FOR SINGLE-FAMILY DWELLINGS IN METCHOSIN, 2005 TO 2019



Source: Victoria Real Estate Board, 2019

### 3.2.1 Homeownership Affordability Gaps Analysis

An affordability gaps analysis was prepared to assess gaps between shelter costs and household incomes. This provides insight into whether households are spending an unaffordable amount of monthly income on shelter costs. Affordability is defined as spending less than 30% of gross household income on shelter costs.

For ownership housing, shelter costs are primarily driven by housing prices via mortgage payments, but also include other monthly expenses like property tax, utilities, home insurance, municipal services charges, and strata fees (see Glossary). The analysis is based on 2019 average sales prices (Table 1) and Multiple Listing Service (MLS) Housing Price Index (HPI) benchmark sales prices<sup>4</sup> (Table 2) from the Victoria Real Estate Board and median total before-tax household incomes from the 2016 census. Since these household incomes reflect 2015 incomes and have likely grown since then, for the purposes of comparing with 2019 housing costs, incomes were adjusted to 2019 using the average annual percentage increase between 2006 and 2016. Incomes were also adjusted to reflect the higher median income of owner households relative to renter households based on the difference between owner household median income and overall median income for 2016.

To calculate total monthly shelter costs, several assumptions were made: mortgage payments are based on a down payment of 10% with 2.54% interest on a 3-year fixed-rate term, and a total of \$593 added for

<sup>4</sup> The MLS HPI benchmark prices take into consideration a set of housing features that can be compared year-to-year and exclude extremely low or extremely high prices that may not be representative of the market overall. The HPI is considered to be a more accurate measure of housing price trends.

property tax, utilities, home insurance, and municipal services charges. There is insufficient data for sales prices of other dwelling types in the District to conduct the gaps analysis.

The values highlighted in green, orange, and red are the difference between what is affordable for each household type and shelter costs per month. Green cells indicate the household is spending less than 30% of monthly household income on shelter costs; orange indicates they are spending 30 – 49%, and red indicates they are spending 50% or more.<sup>5</sup>

There are gaps for all household types in affording single-detached homes, the most common type of home in the District, at both the average sales price and benchmark prices. Other census families often have higher incomes compared to other family types because they can include multi-generational or other family living arrangements with multiple incomes. This type of household faces the lowest gap for a single-detached house at the 2019 average sales price and benchmark price. For the average sales price, couples with children making the median income would need to spend approximately 42% of their monthly income on shelter costs, while couples without children would need to spend 56%.

Homeownership is likely out of reach for single-income households like lone-parent and non-census families; these household types would need to spend more than 96% their monthly income to be able to afford an average priced single-detached house.

TABLE 1 AFFORDABILITY GAP ANALYSIS FOR OWNERS IN METCHOSIN, AVERAGE SALES PRICE, 2019

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single-detached home (\$1,017,076)	Townhouse N/A	Apartment N/A
Couples without children	\$100,424	\$2,511	-\$2,201	N/A	N/A
Couples with children	\$135,161	\$3,379	-\$1,333	N/A	N/A
Lone-parent families	\$58,920	\$1,473	-\$3,239	N/A	N/A
Non-census families	\$50,898	\$1,272	-\$3,439	N/A	N/A
Other census families	\$156,286	\$3,907	-\$805	N/A	N/A

Sources: Statistics Canada, 2016 Census. Victoria Real Estate Board, 2019.

<sup>5</sup> Statistics Canada considers households spending 30% or more of total before-tax household income to be living in unaffordable housing. This may include households in Core Housing Need. Households spending 50% or more of total before-tax household income may be in Extreme Core Housing Need. These indicators are described in more detail in Section 3.8.

TABLE 2 AFFORDABILITY GAP ANALYSIS FOR OWNERS IN METCHOSIN, BENCHMARK SALES PRICES, 2019

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single-detached home (\$951,800)	Townhouse N/A	Apartment N/A
Couples without children	\$100,424	\$2,511	-\$1,924	N/A	N/A
Couples with children	\$135,161	\$3,379	-\$1,056	N/A	N/A
Lone-parent families	\$58,920	\$1,473	-\$2,962	N/A	N/A
Non-census families	\$50,898	\$1,272	-\$3,162	N/A	N/A
Other census families	\$156,286	\$3,907	-\$528	N/A	N/A

Sources: Statistics Canada, 2016 Census. Victoria Real Estate Board, 2019.

### 3.3 Trends in Rental Market

The rental market can be divided into primary rental and secondary rental. The primary rental market consists of purpose-built rental buildings with multiple units while the secondary rental market consists of rented homes, secondary suites, individually rented condominium units, and other dwellings that were not built as exclusively rental properties.

#### 3.3.1 Primary Rental Market Trends

There are no primary rental housing units in Metchosin and as such, no data was available for the median rent and vacancy rates. It is assumed that 395 renter households in Metchosin in 2016 were served by the secondary rental market. Purpose-built rental units are one option of stable housing for renter households and make up part of a healthy housing system in communities.

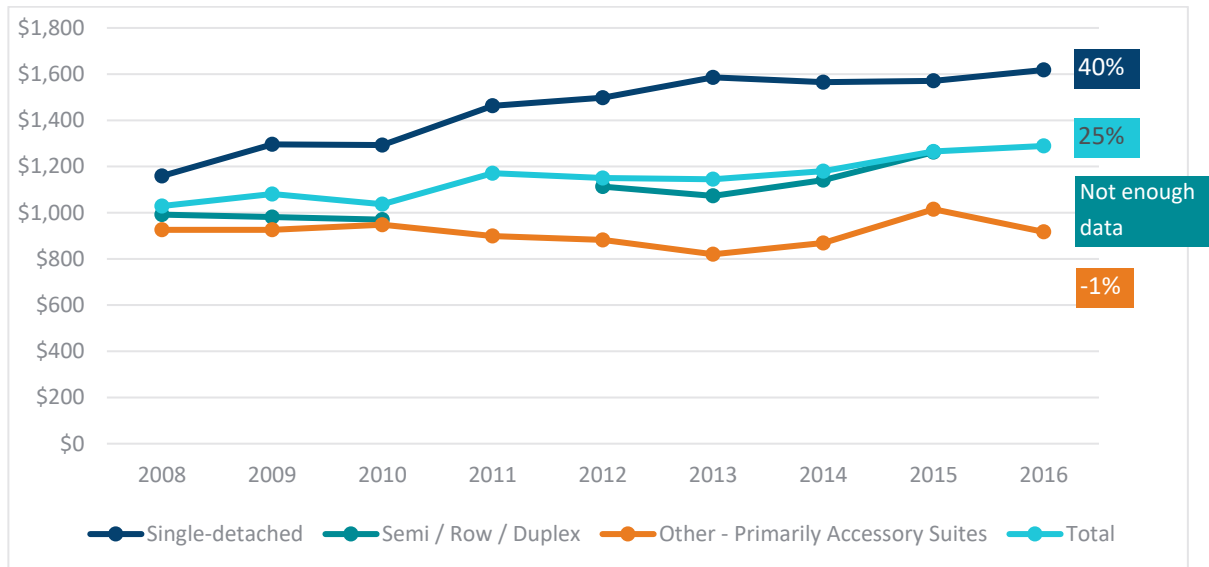
#### 3.3.2 Secondary Rental Market Trends

Secondary rental refers to both secondary suites as well as other types of units that are rented by the property owner, including single-family homes, apartment condominiums, and townhomes. In Metchosin, these are primarily secondary suites. In 2019, there were 268 registered secondary suites in Metchosin.

CMHC data of the secondary rental market is only available for the Victoria Census Metropolitan Area, which includes most CRD communities, except Salt Spring Island and Juan de Fuca Electoral Area. While data is not available specific to Metchosin, this provides insight into broader market trends for the region.

Between 2008 and 2016 (the years for which data is available), average rents for rented single-detached homes grew by 40%, which is a substantial increase. The available data indicates that as of 2016 the average rent of an accessory suite did not see major changes since 2008.

FIGURE 26 AVERAGE RENTS FOR SECONDARY MARKET UNITS IN VICTORIA CMA, EXCLUDING CONDOMINIUMS, 2008 TO 2016



Note that there are some data gaps and that some of the data is of poor quality. 2016 is the latest year for which there is data. Source: CMHC, 2019

### 3.4 Non-Market Housing

As of 2019, there were a total of 9 non-market units in Metchosin where BC Housing has a financial relationship (Table 3). Most of these units were households receiving rent assistance in the private market. Unlike other areas of the CRD, there were no reported cooperative housing units in Metchosin.

TABLE 3 BC HOUSING SUBSIDIZED UNITS IN METCHOSIN, 2019\*

Service Group	Emergency Shelter and Housing for the Homeless**	Transitional and Supportive Living	Independent Social Housing	Rent Assistance in Private Market	Total
<b>Total Non-Market Units</b>	0	1	0	8	9

\*The data includes non-market housing units where BC Housing has a financial relationship. There may be other non-market housing units in the community.

\*\*Includes both homeless housed in housing with supports and homeless rent supplements.

Source: BC Housing Research and Planning Department, 2020.

#### 3.4.1 BC Housing Waitlist for Non-Market Housing

As of March 2020, there were a total of 14 households on BC Housing’s housing registry for non-market housing in Metchosin. This list does not consider any other waitlists of housing providers that are unaffiliated with BC Housing and should not be considered comprehensive.

TABLE 4 HOUSEHOLDS ON BC HOUSING WAITLIST FOR NON-MARKET HOUSING IN METCHOSIN, MARCH 2020

	People with Disabilities	Families	Seniors	Singles	People Requiring Wheelchair Accessible Units	Total
Households on Waitlist	6	-	6	-	-	14*

*\*Due to the protection of privacy, results in categories with a value equal to or less than five have been suppressed. Totals have been adjusted.*

*Source: BC Housing, March 2020*

### 3.5 Homelessness

It is estimated there was a minimum of 1,523 individuals who experienced homelessness across the CRD on March 11, 2020. The Point-in-Time (PiT) count identified at least 350 individuals who were emergency sheltered, 743 who were provisionally accommodated in transitional housing and institutions, and 145 individuals who were couch-surfing. There were at least 270 individuals who were unsheltered and a minimum of 15 individuals who stayed in unknown locations.

As the PiT count was taken during the start of the COVID-19 pandemic, some individuals may have made decisions regarding staying outdoors or attending PiT count-related events. Compared to the 2018 PiT count, there was an increase in unsheltered homelessness which may be due to the fear of COVID-19 spreading in confined spaces. Furthermore, since the March 11, 2020 count, recent initiatives to increase the number of shelter beds (e.g. repurposing hotel rooms as shelters) will have shifted the number of individuals who are sheltered or unsheltered.

It is important to note that although these counts provide valuable data and can suggest trends, they face several challenges. PiT counts are widely understood to under-represent actual numbers of individuals experiencing homelessness, as they only capture individuals who are accessing shelters and/or who are out on the street, available for interviews during the count. Individuals who are not interviewed during the day of the count are not counted. These counts are also recognized to be inadequate at capturing hidden homelessness, such as couch surfing, living in cars or boats, and other forms of housing vulnerability.

### 3.6 Student Housing

There are three post-secondary institutions in the CRD: Camosun College, Royal Roads University, and the University of Victoria. While these schools are all located outside of Metchosin, students attending any of these schools may be looking for housing throughout surrounding CRD communities. While the Colwood and Langford are closer, more urban, and more likely to offer appropriate student housing options, some students may look for housing in Metchosin as well.

As of the 2018/2019 school year, there were a total of 24,956 full-time equivalent enrolments at the region's three post-secondary institutions (Table 5). The University of Victoria is the only post-secondary institution with student housing at this time, with 2,625 beds. The University has plans to expand student housing on campus in the near future. With Royal Roads University located in Colwood, students may be looking for housing in Metchosin. Many students look for affordable rental housing, such as studio or one-bedroom units, including secondary suites.

Between the 2008/2009 and 2018/2019 school years, the University of Victoria's full-time equivalent enrolments grew by 7%, while Camosun College and Royal Roads University both saw a decline by 8% and 2% respectively.

TABLE 5 PUBLIC POST-SECONDARY INSTITUTIONS IN CAPITAL REGION DISTRICT, NUMBER OF BEDS AND FULL TIME EQUIVALENT STUDENTS, 2018/2019

School	Beds	Full-Time Equivalent Enrolments
Camosun College	0	6,107
Royal Roads University	0	2,062
University of Victoria	2,625	16,796
Total	2,625	24,965

Source: Ministry of Advanced Education, Skills and Training

### 3.7 Housing Indicators

Statistics Canada collects data on housing indicators to show when households are not meeting three housing standards: adequacy, affordability, and suitability. These are defined as follows:

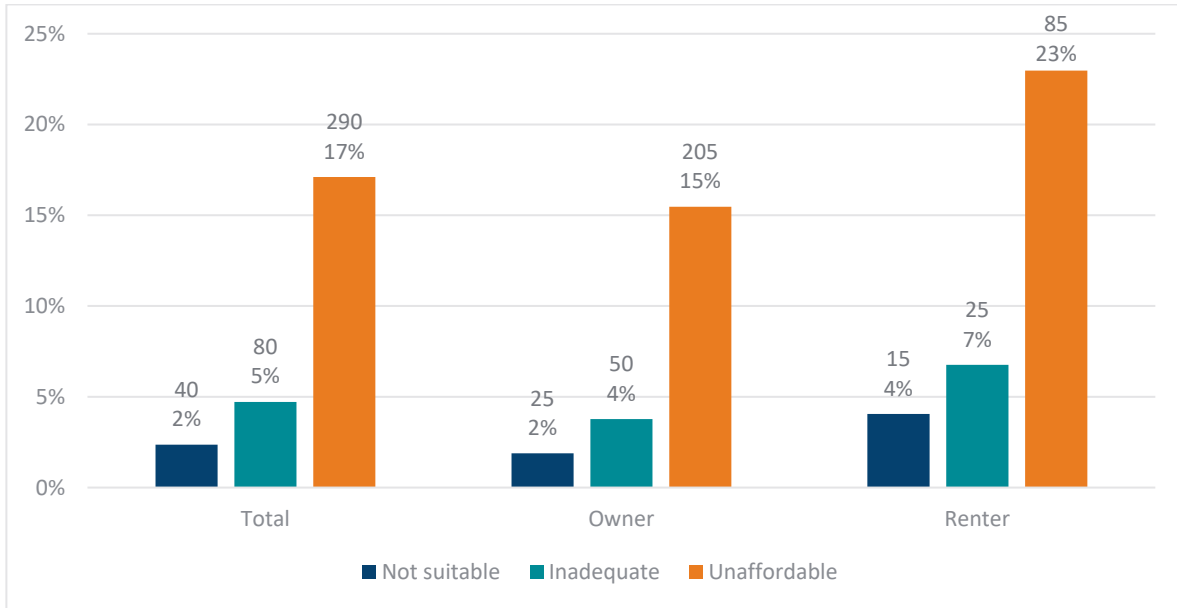
- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing has shelter costs that are less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and makeup of resident households according to National Occupancy Standard (NOS) requirements.<sup>6</sup>

In Metchosin, the proportion of households living in homes below each of the three housing standards has not changed over the past two census periods. Over the past two census periods, affordability has been the most common standard not met in Metchosin, which is typical of the regional and provincial trends (Figure 27). In 2016, 17% of all households spent 30% or more of their income on shelter costs, including 23% of renter households and 15% of owner households. There was also a higher proportion of renters than owners living in unsuitable or inadequate housing.

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<sup>6</sup> The National Occupancy Standard provides the number of bedrooms required based on household composition (see Glossary).

FIGURE 27 PRIVATE HOUSEHOLDS BELOW HOUSING STANDARDS BY TENURE IN METCHOSIN, 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

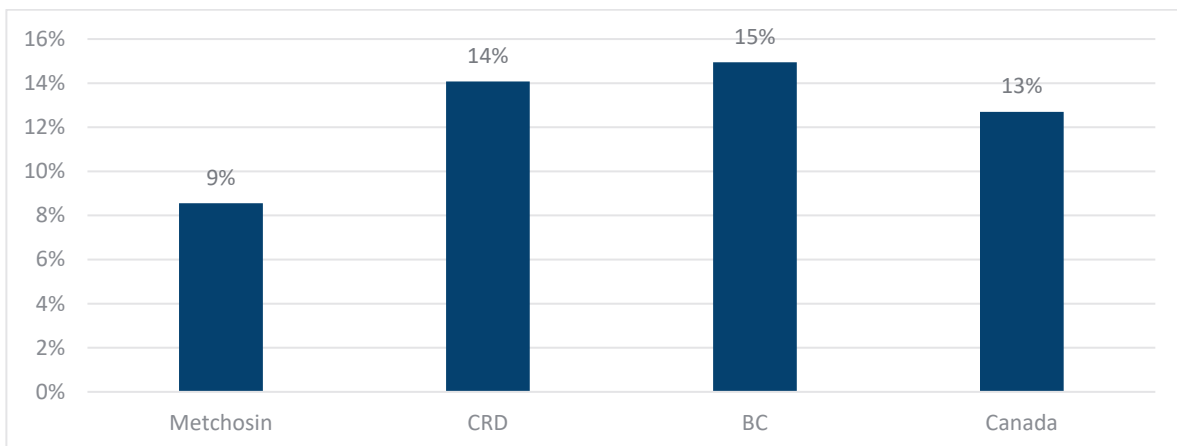
### 3.8 Core Housing Need

Core housing need is a two-stage indicator developed by CMHC, which builds on the housing indicators described in the previous section to help identify households with the greatest housing needs. A household in Core Housing Need is living in housing that does not meet the minimum requirements of one or more of the housing standards *and* would have to spend 30% or more of their total before-tax household income to pay the median rent of alternative local housing that does meet all three housing standards.

Those in Extreme Core Housing Need meet the definition of Core Housing Need and are currently spending more than 50% of their income on shelter costs.

In 2016, Metchosin had a lower proportion of households in Core Housing Need compared to the CRD, BC, and Canada (Figure 28).

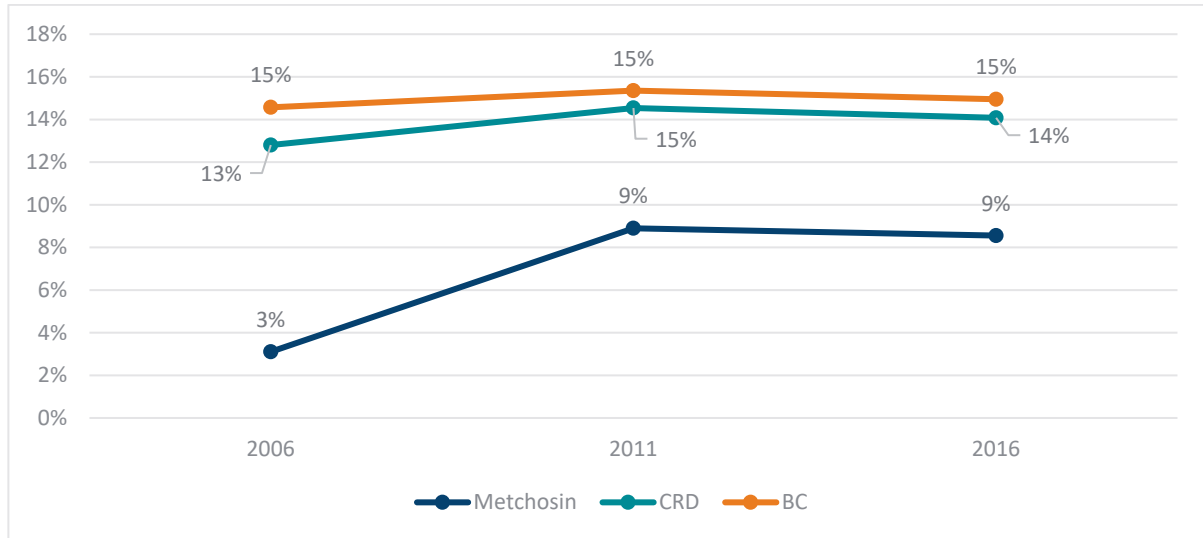
FIGURE 28 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED, COMPARISON OF GEOGRAPHIES, 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Figure 29 shows the historical proportion of households in Core Housing Need in Metchosin compared to the CRD. Metchosin has tripled its proportion of Core Housing Need households from 3% to 9% between 2006 to 2016, however, it is still lower than 2016 rates experienced in the region and BC.

FIGURE 29 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN METCHOSIN, CRD, AND BC, 2006-2016

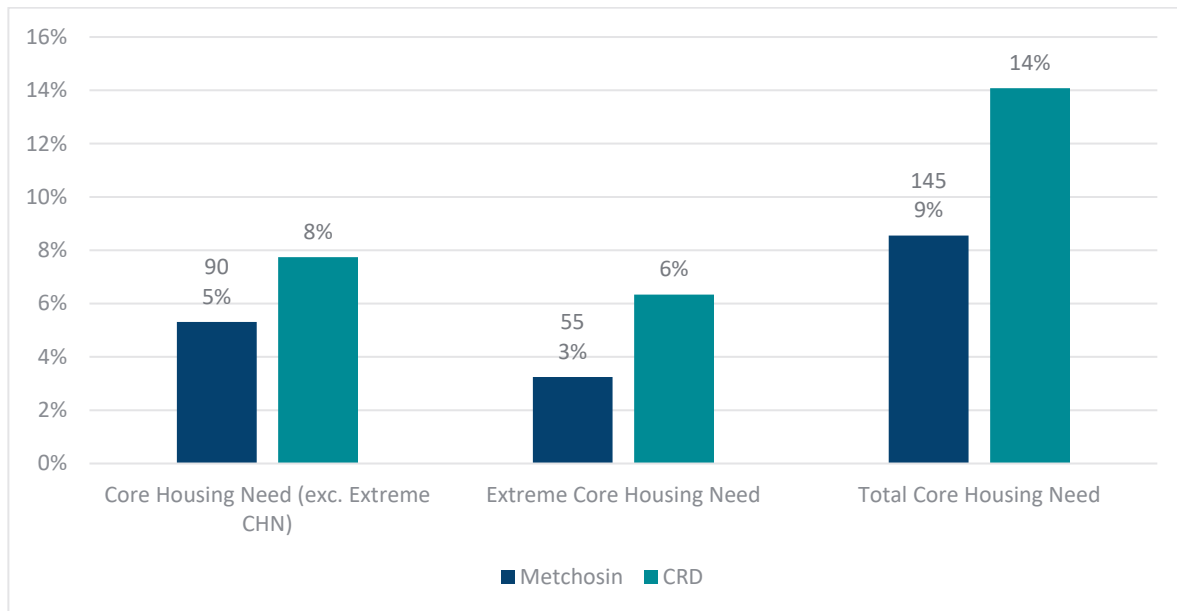


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

### 3.8.1 Extreme Core Housing Need

When separating households in Extreme Core Housing Need from the overall Core Housing Need, Metchosin has 3% of households in Extreme Core Housing Need compared to the CRD's 6%.

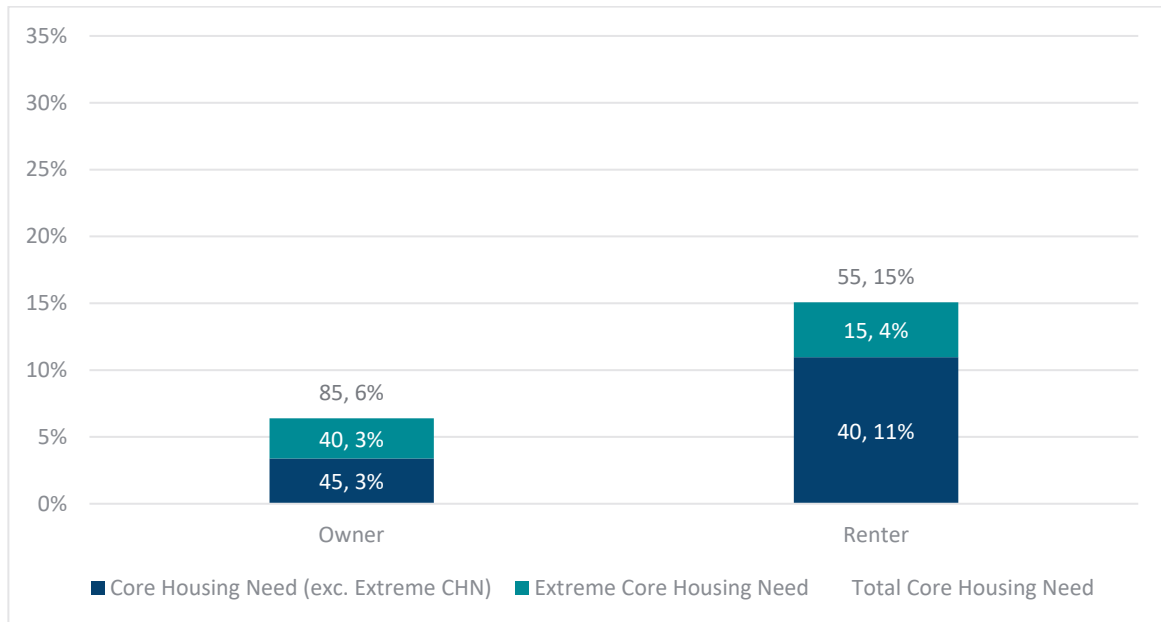
FIGURE 30 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN METCHOSIN AND CRD, 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

A much higher proportion of renter households (11%) in Metchosin are in Core Housing Need than owner households (3%) (Figure 31). Across the region, renters are far more likely to be in Core Housing Need than owners.

FIGURE 31 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED BY TENURE IN METCHOSIN, 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

### 3.8.2 Household Characteristics by Core Housing Need

Core Housing Need can help identify those in greatest need of housing assistance. In most communities, vulnerable populations such as seniors, young adults, Indigenous people, people with disabilities, people dealing with mental health and addiction issues, recent immigrants, and more are disproportionately likely to be in Core Housing Need. Due to the smaller population size in Metchosin, this data may be prone to rounding errors (i.e., households round up to the closest interval by 5). Despite this limitation, the data provides a general idea of which populations are struggling with Core Housing Need in the District.

Each row in the table shows the proportion of households with that household characteristic that is in Core Housing Need. For example, 9% of all households are in Core Housing Need, while 17% of households led by a primary household maintainer aged 35 to 44 are in Core Housing Need.

In Metchosin, Table 6 offers the following key takeaways:

#### Tenure

Renter households are far more likely to be in Core Housing Need than owner households across all household characteristics. The only exception is owners who are lone parent households and other non-family households. Other non-family households refers to two-person non-census families, such as adult siblings living together. Twenty-nine (29%) of owner parent households and other non-family households were in Core Housing Need in Metchosin in 2016.

### Age of Primary Household Maintainer and Households with Seniors

Of households led by a primary household maintainer aged 65 and over, 50% of renter households in this age group are in Core Housing Need compared to 4% of owner households in this age group in Core Housing Need.

### Household Type

Among household types, lone-parent renter households, one-person renter households, and other non-family owner households are far more likely to be in Core Housing Need than others. Lone-parent renters likely face challenges finding affordable and rental housing of a suitable size (i.e., with two or more bedrooms to accommodate their children).

TABLE 6 HOUSEHOLD CHARACTERISTICS BY CORE HOUSING NEED AND TENURE IN METCHOSIN, 2016

Characteristics	Total Households in Core Housing Need		Renter Households in Core Housing Need		Owners in Core Housing Need	
	#	%	#	%	#	%
Total Households in Core Housing Need	145	9%	60	16%	90	7%
<b>Core Housing Need by Age of Primary Household Maintainer</b>						
15-24	0	0%	0	0%	0	0%
25-34	10	9%	0	0%	0	0%
35-44	30	17%	15	20%	15	14%
45-54	40	12%	20	24%	15	6%
55-64	40	8%	15	18%	25	6%
65+	30	5%	10	50%	20	4%
<b>Core Housing Need by Household Type</b>						
Couple with Children	35	8%	15	14%	20	6%
Couple without Children	20	3%	10	10%	10	2%
Lone Parent Household	25	26%	0	0%	20	29%
Multiple-Family	0	0%	0	-	0	0%
One Person Household	55	17%	35	29%	20	10%
Other Non-Family	10	20%	0	0%	10	29%
<b>Core Housing Need based on Immigration Status</b>						
Non-Immigrant	125	9%	60	18%	65	6%
Non-Permanent Resident	0	-	0	-	0	-
Immigrant	25	9%	0	0%	20	8%
Recent Immigrant	0	-	0	-	0	-
<b>Core Housing Need by Households with Seniors (65+)</b>						
Household Has At Least One Senior (65+)	35	5%	10	33%	25	4%
Household Without A Senior (65+)	110	10%	45	14%	65	9%
<b>Core Housing Need by Households with Persons with an Activity Limitation</b>						
Household Has At Least One Person With an Activity Limitation	95	9%	40	19%	60	7%
Household Without A Person With an Activity Limitation	50	8%	20	13%	30	6%
<b>Core Housing Need by Indigenous Households</b>						
Aboriginal Households	0	0%	10	100%	10	17%
Non-Aboriginal Households	135	8%	55	16%	80	6%
<b>Core Housing Need by Households with Children</b>						
Household Has At Least One Child (<18 years)	10	5%	10	29%	0	0%
Household Without a Child (<18 years)	15	3%	0	0%	15	3%

Source: CMHC (based on 2006, 2016 Census and 2011 National Household Survey)

## 3.9 Summary

### Housing Stock

- Housing stock in Metchosin is older than that of the CRD as a whole, with a higher proportion of homes built between 1961 and 2000. The dominant dwelling type in Metchosin is single-family detached homes, comprising 68% of the housing stock.
- With the increasing age and high number of senior led households in Core Housing Need in Metchosin, it suggests that there are limited options available for downsizing.
- Most (71%) dwellings in Metchosin have 3 or more bedrooms and the median household size in Metchosin is 2.5, suggesting some of the population may be living in larger homes than they need.
- Compared to the CRD as a whole, Metchosin's housing stock is primarily ground-oriented. In 2016, 78% were single-detached houses, followed by apartment or flat in a duplex (14%), and semi-detached houses (4%). A higher proportion of renter households occupy homes with secondary suites (apartment or flat in duplex) and apartments in buildings less than five storeys. Renters also occupy a higher proportion of dwellings with one or two bedrooms, while owners occupy a higher proportion of three and four bedroom dwellings.
- Dwelling conditions were similar between renter and owner households, with 66% requiring regular maintenance, 28% requiring minor repairs, and 6% requiring major repairs.

### Homeownership Market

- Metchosin has seen the average homes sales price increase between 2005 and 2019, with the sale price of single-family dwellings increasing by 85%.
- There are gaps for all household types in affording single-detached homes. Couples with children and couples without children making the median income would need to spend 42% and 56% of their monthly incomes on shelter costs. Single-income household types, including lone parent families and non-census families, are needing to spend more than 96% of their monthly incomes on shelter costs.

### Rental Market

- There are no rental units in the primary rental market in Metchosin in 2020.
- In the Victoria Census Metropolitan Area, average rents in the secondary rental market for rented single-detached homes grew by 40% between 2005 and 2019, which is a substantial increase.

### Non-Market Housing

- As of 2019, Metchosin had a total of 9 non-market units in Metchosin where BC Housing has a financial relationship, and no cooperative housing units. These were all rental subsidies in the private market.
- There are at least 14 households on the BC Housing housing registry waitlist for non-market housing in the Metchosin as of March 2020. There may be other non-market housing waitlists in the community.

### Housing Indicators and Core Housing Need

- Housing indicators show that affordability has been the most significant issue in Metchosin over the past 2 census periods. In 2016, 17% of all households spent 30% or more of their income on shelter costs.
- Renter households are more likely to be in Core Housing Need, with 44% of renter households in 2016 being below at least one housing standard.
- The rate of Core Housing Need in Metchosin was lower than the rate seen in the CRD as a whole in 2016.
- Lone-parent and one-person renter households are far more likely to be in Core Housing Need. Lone-parent renters likely face challenges finding affordable and suitably sized rental housing. Lone-parent households also have some of the lowest median incomes in the District, and more specifically female lone-parent households.
- Renter households led by or containing seniors are another household type with high rates of Core Housing Need, suggesting there may be a lack of affordable rental options that are accessible and suitable for aging.

## 4.0

## Projections

This section summarizes population, household, and housing unit projections for the next five years, as required for Housing Needs Reports. Population projections such as these offer a glimpse at a possible future scenario. Real community growth depends on many influencing factors, including the economy, housing market, growth in the region, trends in neighbouring communities, locational desirability, and planning and development decisions. The availability, type, and affordability of housing in the community will influence growth and the demographic make up of the community.

The projections presented here use 2016 as the base year, which was the last year of a full population counts through the census. This means that projections are presented for 2016 to 2020, as well as 2020 to 2025. Although the years 2017, 2018, and 2019 have already passed, full population counts were not conducted in these years, which means that data for these years is projected from 2016.

### 4.1 Methodology

The population projections presented in this report are based on BC Stats population projections developed for the CRD and its communities. These population projections are based in large part on historical fertility, mortality, and migration for the CRD, adjusted where possible to take into account expected changes in the region.

The household projections presented within this report are the result of combining the population projections presented above with headship rates by age of primary household maintainer, household family type, and household tenure. These headship rates describe the proportion of individuals within a given age group who “head” a household of a given type (defined by a combination of maintainer age, household family type, and tenure). In general, for simplicity, and due to the relatively consistent headship rates observed over time, the headship rates in Metchosin are assumed to remain constant (by age group) over time.

The household projections are arrived at by combining the population projections and the headship rates in the following way: if population projections indicated there would be an additional 100 individuals between the ages of 45 and 54, and the headship rates in 2016 suggested that 20% of individuals aged between 45 and 54 led couple households without children, and owned their homes, then we would project that there would be an additional 20 couple households without children where the occupants owned their home, and the where the head of the home was between the ages 45 and 54.

Simplistic projections of the number of units by bedroom required to house these households are based on an assumed distribution of bedroom-needs by household family type.

## 4.2 Limitations

The population projections presented here are limited by the fact that they are, by necessity, based on historical patterns of growth. Implicitly, these population projections assume that conditions will generally remain the same.<sup>7</sup> Of course, this may not be the case – it may be that economic factors will change the pattern of growth, that preferences will change substantially, or even that the supply of housing will lead to changes in the factors that make up population change.

In the case of Metchosin, the population projections by BC Stats indicate a sharp change in population trends when compared with the 2001 to 2016 period. Over the 2001 to 2016 period Metchosin saw population decline, from approximately 4,850 in 2001 to approximately 4,700 in 2016. In contrast, the BC Stats population projections indicate an increase from the 4,700 in 2016 to almost 5,100 in 2025. This report makes use of these BC Stats population projections, however, if population trends in Metchosin continue their 2001 to 2016 path, population and household growth may be substantially lower (or negative) over the 2016 to 2025 period.

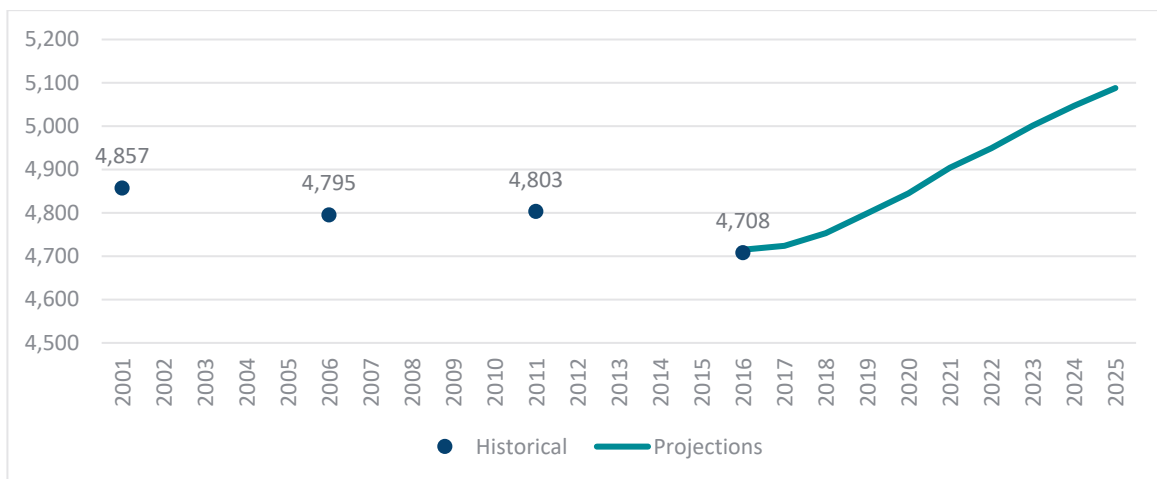
The household projections are limited inherently by their reliance on their major inputs: in so far as population projections are limited, so too are the household projections as they rely on these. Similarly, the household projections are limited by the assumption of constant headship rates over time.

In general, the direction of the projections presents a conceptual limitation. While “population demand” (interest in moving to or staying in Metchosin) certainly will impact the formation of households and the development of housing in Metchosin, in an attractive and growing region, the provision of housing may determine household and population growth. In summary, the actual provision of housing over time may invalidate the population and household projections presented within this report.

## 4.3 Population Growth

Over the next five years, the population of Metchosin is projected to grow more quickly than it did between 2001 and 2016.

FIGURE 32 ESTIMATED AND PROJECTED POPULATION, 2001-2025



<sup>7</sup> Or will continue to change in the same manner as they have been changing in the past.

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

Projections suggest that Metchosin grew by 130 residents from 2016 to 2020 and could grow by an additional 243 residents from 2020 to 2025.

TABLE 7 PROJECTED POPULATION AND POPULATION GROWTH, 2016-2025

	2016	2020	2025
Population	4,715	4,845	5,088
Change from prior period	N/A	130	243

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

## 4.4 Age Projections

Population growth is expected to be mostly in the older age groups (65 to 84), with strong growth also expected in the 35 to 44 age group. Some groups are expected to shrink, including ages 15 to 24 and 55 to 64.

TABLE 8 PROJECTED POPULATION CHANGE BY AGE, 2016-2025

Age Group	2016 to 2020	2020 to 2025
0 to 14 years	24	27
15 to 24 years	-8	-10
25 to 34 years	-3	0
35 to 44 years	42	62
45 to 54 years	-62	14
55 to 64 years	-17	-57
65 to 74 years	105	80
75 to 84 years	47	112
85 years and over	2	15
Total	130	243

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

With the increase in seniors, the median age in Metchosin is expected to increase from 51.9 in 2016 to 52.2 in 2025 (Table 9)

TABLE 9 MEDIAN AND AVERAGE AGE, 2016-2025

	2016 Actual	2020	2025
Median	51.5	51.9	52.2
Average	46.5	47.1	48.0

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

## 4.5 Household Projections

Household projections anticipate an additional 64 households between 2016 and 2020, and 130 households between 2020 and 2025 (Table 10). Despite population decline over the 2001 to 2016 period, there has still been household growth. This is reflective of the aging population, indicating that households may be smaller, with more individuals living alone and couples without children.

TABLE 10 PROJECTED HOUSEHOLDS AND HOUSEHOLD GROWTH, 2016-2025

	2016	2020	2025
Households	1,825	1,889	2,019
Change from prior period	N/A	64	130

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

#### 4.5.1 Projected Households by Tenure

Based on the projection's methodology, owner households are expected to continue to form the majority of new households (Table 11). However, the actual distribution of owner and renter households will be determined on the supply of housing in the community.

TABLE 11: PROJECTED HOUSEHOLD CHANGE BY TENURE, 2016-2025

Tenure Type	2016 to 2020	2020 to 2025
Owner	66	124
Renter	-2	6
Total	64	130

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

#### 4.5.2 Projected Households by Household Family Type

Couples without children and non-census-family households are projected to see the largest increase in numbers among household types. This is likely due to the aging population trend which is accompanied by smaller households of individuals living alone and couples without children.

TABLE 12 PROJECTED HOUSEHOLD CHANGE BY HOUSEHOLD FAMILY TYPE, 2016-2038

Household Type	2016 to 2020	2020 to 2025
Couple without Children	42	56
Couple with Children	-3	13
Lone-Parent	2	4
Other-Census-Family	2	14
Non-Census-Family	21	43
<b>Total</b>	<b>64</b>	<b>130</b>

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

#### 4.5.3 Projected Households by Age of Primary Household Maintainer

Senior-led households are projected to comprise the highest proportion of household growth (Table 13). It will be important to plan for the needs of seniors, such as aging in place, supportive and assisted living, accessible housing units, and more, as this proportion of the population increases at a greater rate compared to younger households.

TABLE 13 PROJECTED HOUSEHOLD CHANGE BY AGE OF PRIMARY HOUSEHOLD MAINTAINER, 2016-2025

	2016 to 2020	2020 to 2025
15 to 24 years	0	-1
25 to 34 years	0	0
35 to 44 years	17	25
45 to 54 years	-33	7
55 to 64 years	-9	-30
65 to 74 years	56	45
75 to 84 years	32	78
85 years and over	1	6
<b>Total</b>	<b>64</b>	<b>130</b>

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

#### 4.5.4 Projected Households by Bedroom Type Needs

Table 14 shows estimates of the unit sizes required to house additional households of various types. Note that these are rough estimates. The actual size of units required is dependent on a number of factors, including individual family preference and lifestyle, as well as economic means and affordability. These estimates are used to project the additional units needed by bedroom sizes.

TABLE 14 ASSUMED DISTRIBUTION OF HOUSEHOLD FAMILY TYPES BY BEDROOM NEED

Household Type	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom
Couple without Children	50%	50%	0%
Families with Children and Other Families	0%	33%	67%
Non-Family	60%	30%	10%

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

Table 15 and Table 16 show that based on projected household growth, a large portion of needed units are small units – studio, one-bedroom, or two-bedroom units.

TABLE 15 PROJECTED ADDITIONAL HOUSEHOLD NEEDS BY BEDROOM TYPE, 2016-2020

Household Type	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
Couple without Children	21	21	0	42
Families with Children and Other Families	0	0	1	1
Non-Family	13	6	2	21
Total	34	28	3	64
% by bedrooms	53%	43%	4%	100%

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

TABLE 16 PROJECTED ADDITIONAL HOUSEHOLD NEEDS BY BEDROOM TYPE, 2020-2025

Household type	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
Couple without Children	28	28	0	56
Families with Children and Other Families	0	10	21	31
Non-Family	26	13	4	43
Total	54	51	25	130
% by bedrooms	41%	39%	19%	100%

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

## 4.6 Summary

- Based on the population projections, Metchosin is anticipated to experience growth between 2020 and 2025, with 243 additional residents. Between 2016 and 2020, Metchosin grew by 130 residents.
- Most growth is expected to be in the older age groups (64 to 85), with strong growth also in in 35 to 44 age group. With this growth in mind, the median age in Metchosin is expected to increase from 51.9 in 2016 to 52.2 in 2025 and senior-led households are projected to comprise the highest proportion of household growth. The number of households led by seniors as primary maintainers is also projected to see the most growth of all primary maintainer age groups. As a result, most new housing units needed to meet these households' needs are expected to be small units (i.e., studio, one, or two bedroom).
- The projections estimate an additional 64 households between 2016 and 2020, and 130 households between 2020 and 2025. With population declining but an increasing aging population, this indicates that households may be smaller with more individuals living alone or couples without children.
- Owner households are expected to continue to form the majority of new households.
- The largest increase in household types is projected to be couples without children and non-census family households. Again, with an increasing aging population, it is expected that households will be smaller. Based on projected household growth, a large portion of units needed are studio, one-bedroom, and two-bedroom units.

## 5.0

## Community Engagement Findings

This section summarizes the findings of the stakeholder focus groups and interviews that were held through late July and August of 2020. Stakeholders across the housing system were invited to provide insight into housing needs across the region and in the west shore communities, including Colwood, Langford, Metchosin, Highlands, and the Juan de Fuca Electoral Area. Focus groups discussed community strengths, housing needs and gaps, and opportunities to address the communities' housing need. Stakeholder interviews focused on unmet needs and demands, issues and challenges when it came to addressing housing needs, and potential solutions.

Eleven interviews were completed with service providers, housing providers, and First Nation serving organizations from across the CRD. The organizations interviewed included the Community Social Planning Council, CRD Electoral Area Director, Cool Aid Society, Coalition to End Homelessness, BC Housing, Greater Victoria Housing Society, Pacifica Housing, Urban Development Institute, Aboriginal Coalition to End Homelessness Society, Victoria Native Friendship Centre, and M'akola Housing Society. Most interviewees worked across the CRD and provided insight into the housing system on a regional level.

Four focus groups were attended by stakeholders from community serving organizations, housing providers, institutional (education and employers), and development and real estate serving the CRD's west shore communities. Participants included individuals from Sooke Housing, Community Living BC, Colwood Fire, RCMP, and Langford Planning and Zoning Committee.

### 5.1 Regional Findings

Many interviewees and focus group participants spoke about housing challenges and opportunities that were relevant across CRD communities. This section provides a summary of cross-cutting themes and insights.

#### 5.1.1 Housing Challenges

##### Housing Affordability

Housing affordability was a concern across stakeholders, with particular mention of the need for affordable housing for low-income households, including lone-parent families, youth, Indigenous peoples, renters, and seniors on fixed incomes. As housing costs increase in the core area communities of the CRD (Saanich, Victoria, Esquimalt), stakeholders are seeing individuals and families move to further communities such as the West Shore communities and Sooke for more affordable options. Family-sized housing in Victoria, Saanich, and Esquimalt are desired but are increasingly scarce and both parents need to make much more than minimum wage to afford it.

Although the demand for housing is high and there is a need for more housing supply, stakeholders noted that the downtown core of Victoria is already built out. Greater distribution of affordable housing options is needed across the region over the next five to ten years.

### Homelessness

There has been an increase in individuals experiencing homelessness in recent years. While there are varying degrees of housing pressures across the CRD communities, homelessness is experienced in every community. Individuals experiencing homelessness tend to gravitate to Victoria to access support services and to Salt Spring Island as the climate is milder and where the culture is more accepting. Some individuals experiencing homelessness have been present in the region for a long time.

### Options for Renters

There is a need for more housing options for renters and other low-income groups across the CRD, regardless of gender, age or ethnicity. Rental vacancy rates are low across the region without enough supply coming onto the market fast enough to meet demands. The high demand for market rental housing puts renters at a disadvantage as landlords can be selective or demanding when leasing to tenants.

The lack of rental market housing puts pressure on the low-end of market rental housing as more households seek affordable options. Stakeholders emphasized that households who do not qualify for rent-geared-to-income housing programs are left without alternative housing options and can become vulnerable to homelessness. To keep up with demand, a few stakeholders have either recently refocused their service programs or are in the process of expanding their services to new municipalities.

### Indigenous Housing

There are rental housing options available for Indigenous families with children across the CRD. The gap that stakeholders see in the region is housing for Indigenous households who require housing supports after their children have moved away. There is also opportunity to provide affordable housing options for non-traditional families, such as children whose guardians are not their legal guardians.

Additional non-market housing options are needed as low-end market housing can often be out of reach for very-low income Indigenous households. There is also a need for more culturally appropriate housing for Indigenous peoples in the CRD as they are disproportionately represented in the homelessness population. Stakeholders report there is a service gap in terms of land-based healing, decolonized harm reduction framework, and more pathways for healing. Elders are particularly in need of culturally appropriate housing and activities.

### Supportive Housing

The need for more supportive housing is seen as a significant area of investment by stakeholders. Prior to the COVID-19 pandemic, supportive housing providers across the CRD were operating at capacity. More supportive housing is needed for Indigenous peoples, seniors and women. The lack of supportive housing options pushes people to live in rental housing where they may not be receiving the supports they require (e.g. care for mental health, substance use disorders, or other health needs).

In addition to increasing the supply of supportive housing, there is also a need to increase or improve programs that serve specific groups, such as harm reduction programs, human-centered supports, permanent and flexible housing programs (e.g. Housing First approach), and Indigenous healing programs.

In terms of community and social wellness, housing for those with concurrent disorders is a key service which is currently missing in the CRD. Relative to the general population, the amount of people in the CRD who experience overlapping mental health and substance use disorders is small. However, stakeholders report

that supports for individuals experiencing complex needs are important because this is where the most damaging behaviours are from the community's perspective.

#### Youth Housing

Housing for families is considered an important issue in the CRD, and stakeholders felt that more attention should be given to the housing gap for youth and for youth aging out of care. Youth aging out of care have a much higher risk of experiencing homelessness in their first year.

#### Student Housing

Student housing was identified as a service gap in the core communities of the CRD. Students represent a large proportion of the regional population influx and they are seeing a deep affordability crunch. On-campus residential development requires higher density, fewer parking requirements, and transportation options to support the successful implementation of new housing.

### 5.1.2 Barriers and Challenges in Developing and Operating Housing

The overall development process to build new housing can be challenging, particularly for affordable or supportive housing. In the CRD, affordable housing developers need to have the capacity to overcome barriers related to buying property or land, bridging financing, and securing funding to make the development feasible.

Although supportive and affordable housing development applications are fast-tracked in some local governments in the CRD, a few stakeholders reported that the development process can still be challenging. This is due to issues related to prescriptive zoning, not-in-my-backyard attitudes (NIMBYism) in the community, policy directions that encourage development of other types of housing, and parking regulations. In some cases where there is opposition against a proposed development project, it is felt that people become the focus rather than land-use issues.

Many housing providers in the CRD are operating at capacity. Where there is opportunity to provide more non-market units onto the market, organizational capacity becomes an issue on the operations side. It is felt that there is a limited pool of trained staff who are experienced with working alongside vulnerable populations (e.g. individuals with mental health or substance use disorders). The high housing costs in the CRD also make it difficult to retain staff as they are more likely to take on two jobs and more prone to experience burnout. It can be an issue to collect rents from tenants who are experiencing mental health crises.

### 5.1.3 Opportunity Areas

#### Multi-sectoral Collaboration and Partnerships

It is encouraged to continue fostering collaboration in the region by convening partnerships across the actors, such as Indigenous partners, First Nations, non-profit housing providers, private developers, municipalities, BC Housing, and CMHC. Regional consultation and brainstorming sessions can result in action and new housing being built.

#### Local Government Leadership to Support Affordable Housing

In the CRD, affordable housing buildings can be designed with local context and local need in mind. It was felt that affordable housing across the region has historically been driven by program requirements by senior government funders such as BC Housing and that local governments can lead the way to new affordable

housing initiatives, and play a bigger role in unit design and mix. In addition, participants felt that local governments have a role to increase public awareness about misconceptions about people who live in non-market housing and to be supportive of affordable housing projects.

#### Continued Support for Culturally Supportive Housing

There have been new initiatives aimed at providing culturally supportive housing for the most vulnerable Indigenous populations in the CRD. Stakeholders who serve Indigenous peoples are developing new frameworks and pilot projects to better meet the needs of this population (e.g. Elders support, using traditional foods, land-based healing, family reunification). Providing space for Indigenous people and organizations and trusting Indigenous ways of knowing and being can lead to new models of care.

#### Encourage Broader Public Engagement

There is opportunity to broaden the public engagement to engage different voices and groups during the development approvals process. While community associations are an important group to hear, it is equally important to provide space for more individuals and groups to represent the diverse housing needs in the CRD.

#### Other Opportunities

Stakeholders noted other opportunities to build new housing or to support groups in need:

- Explore the encouragement of mixed-income residential buildings to promote inclusive communities
- Partner with First Nations that have set aside land for revenue through housing development
- Adopt a shelter model that provides wraparound services and assessments to individuals experiencing homelessness throughout the day
- Implement a coordinated access system with a bynames list to guide individuals to services they require
- Ensure all affordable housing developments have housing agreements and consider implementing a universal housing agreement within the CRD
- Explore an organization-specific bus pass program to help tenants get to/from services
- Pilot inclusionary zoning in areas where this policy can be supported and to test and iterate ideas
- Continue to support renewal of purpose-built rentals
- Reduce parking requirements to support new affordable housing
- Informal forums are needed to help find housing for certain groups, such as the LGBTQ+ community

## 5.2 Findings for West Shore Communities

The housing needs identified in section 5.1.1 reflect what was heard for Metchosin and the CRD and are not repeated here. Focus group participants were asked specifically about housing challenges and opportunities in Metchosin and the other West Shore communities (Langford, Colwood, Highlands, Juan de Fuca). The findings are summarized in this section.

### 5.2.1 Housing pressures felt across the housing continuum

#### Market housing pressures

It was heard that while the demand for housing has increased and unaffordability has deepened in the core area communities, the West Shore communities are feeling housing pressures as well. Stakeholders reported that housing costs are rising in the West Shore communities and some households (e.g. renters, younger adults) cannot afford to transition into entry-level homeownership. In addition, employers noted that it can be difficult to recruit and train staff due to the increasing housing costs being experienced in the West Shore communities.

#### A need for more non-market housing

Stakeholders cited that housing unaffordability pressures impact low-income households, including single person households and individuals with disabilities. Stakeholders reported seeing a growing population of low-income individuals who cannot afford housing and an increasing number of tent communities or instances of hidden homelessness (i.e. couch surfing, individuals living in vehicles etc.). Community serving organizations reported that the clients they serve earn significantly less than the 2016 median household incomes across the West Shore communities. It was noted that some of the most underserved groups in the subregion are not captured under the Census as they are potentially not living in homes, and instead are staying in makeshift shelters such as tents.

### 5.2.2 Opportunity Areas Specific to West Shore Communities

#### Provide housing options for households looking for space

The West Shore communities are seen as attractive places for families and households who desire more space to live in. Stakeholders cited higher affordability compared to other areas of the CRD, plentiful community and recreation amenities, as well as growing housing supply to serve these households. It was noted that newer homes may often be preferred by families as they are easier to maintain and smaller lot subdivisions provide affordable housing options without having to sacrifice space.

#### Explore partnerships and housing innovation

Stakeholders reported that existing efforts to increase non-market housing options in the West Shore communities are on a site by site basis, which can be inefficient when more units are needed. It was heard that BC Housing, local governments, and private developers are important partners for non-profit and community organizations looking to improve housing in their communities. To support housing innovation, stakeholders expressed that bylaws and zoning regulations could be reviewed so that new and alternative housing options can be made available, such as tiny housing and cooperative housing complexes.

## 6.0

# COVID-19 Implications

In March 2020, COVID-19 was declared a global pandemic. Local economies have been, and continue to be, significantly impacted as governments closed international borders, mandated businesses to close, and issued stay-at-home directives for everyone but essential workers.

This section provides an overview of preliminary economic impacts based on the information available during this study process, as well as perspectives on the pandemic heard from stakeholders through the engagement process. While there were immediate economic effects due to precautionary measures, the full impact of the pandemic is still emerging and will continue to need monitoring.

## 6.1 Preliminary Economic Impacts

The economic impact has been and continues to be greatest in industries such as tourism, accommodations, food services, recreation, transportation and retail. The effect on employment and income are significant and the repercussions of reduced incomes—and reduced savings—will be felt for months and years to come. Several key demographics are expected to face significant challenges:

- Students approaching graduation and recent graduates seeking part-time or full-time work will likely see delays in finding work compared to previous years.
- Bars, restaurants, retail, and similar service jobs are unlikely to return to 100% capacity for some time due to social distancing measures, and in BC are currently operating at 50% capacity.
- Older workers who have lost their jobs and may face difficulties re-entering the workforce.
- Those nearing retirement may be pushed into retiring earlier than planned for or see their savings impacted.
- Those who own their homes are typically in more stable financial positions than renters, particularly long-time homeowners. However, those who recently entered the market will be facing significant pressures if one or more members of their household has lost their job. As of the end of June 2020, 16% of mortgage holders in Canada have enrolled in mortgage deferrals since the pandemic started and the impact of these will likely not be felt until late 2020<sup>8</sup>.
- Owners who rent their properties in the secondary market, both long term and short term, may find it more difficult to rent their units or see their revenue decrease as renters face job loss.

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<sup>8</sup> Global News. (August 2020). Mortgage deferrals will end soon for many Canadians. Then what? Retrieved from <https://globalnews.ca/news/7286008/coronavirus-mortgage-deferrals-end-canada/>.

In the Greater Victoria Census Metropolitan Area, the impacts of COVID-19 can be felt by residents, workers, businesses, and industries. The hardest hit industries in the CRD are the tourism and accommodation sectors, as hotel occupancy fell to 21%, far below the seasonal normal and resulting in decreased revenues over the summer months.<sup>9</sup> Decreases in tourism have downward impacts on other hospitality related industries in the region, such as restaurants, service, and retail sectors.

Unemployment rates are quite high for the Victoria Census Metropolitan Area – 10.3% in August 2020 which is far higher than the recorded unemployment rate in February of 3.4%. However, since these figures are reported by Statistics Canada on a three-month moving average, the region's unemployment rate is expected to continue to change as new data is collected from Phase 3 of BC's Restart Plan.

The real estate market, on the other hand, has seen more activity in August 2020 than in the previous year's August in terms of sales volume. In addition, the benchmark values for single-detached houses and condominiums have stayed consistent or higher than in August 2019. The Victoria Real Estate Board reports that it remains unclear how the market will react to the socio-economic impacts of the COVID-19 pandemic in the upcoming months.<sup>10</sup>

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<sup>9</sup> South Island Prosperity Partnership. (August 2020). Monthly economic recovery dashboard. Retrieved from <https://southislandprosperity.ca/wp-content/uploads/2020/08/Economic-Recovery-Dashboard-Report-August.pdf>.

<sup>10</sup> Victoria Real Estate Board. (September 2020). Victoria real estate market experiences an active summer. Retrieved from <https://www.vreb.org/current-statistics>.

## 7.0

## Summary of Key Areas of Local Need

This section summarizes the projected number of units by number of bedrooms for 2016 to 2020 and then the next five years, 2020 to 2025 (from Section 4). It also presents the statements of key areas of local need which are supported by the data and engagement feedback outlined in Sections 3 and 5 of the report.

### 7.1 Number of Units Needed by Dwelling Type in Metchosin

Table 17 presents the projected new housing units in Metchosin from 2016 to 2025 based on population growth and the distribution of each household types by the suitable number of bedrooms.

TABLE 17 PROJECTED HOUSING UNITS IN METCHOSIN, 2016-2025

Household Types	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
2016-2020	34	28	3	64
Couple without Children	21	21	0	42
Families with Children and Other Families	0	0	1	1
Non-Family	13	6	2	21
2020-2025	54	51	25	130
Couple without Children	28	28	0	56
Families with Children and Other Families	0	10	21	31
Non-Family	26	13	4	43

### 7.2 Statements of Key Areas of Local Need in the Capital Regional District

#### 7.2.1 Affordable Housing

Housing costs are rising in Metchosin and across the CRD. Stakeholders reported that the costs of living in the core area communities are impacting the ability of individuals and families to stay. Households are increasingly moving to further communities such as the West Shore communities and Sooke for more affordable options, which is placing pressure on the housing stock of these communities.

In the homeownership market, housing prices for a single-detached house in Metchosin have risen dramatically. Between 2005 and 2019, the average sales price for a single-detached house increased by 85% to \$1,017,076 (the October 2019 benchmark price was slightly lower at \$951,800). The homeownership affordability gap analysis showed that lone-parent families and non-census families (e.g., individuals living alone) are facing the greatest housing challenges. The median income for all household types is not enough to afford a single-detached house. Based on the affordability threshold of housing costs being no more than 30% of gross household income, a single-detached home is out of reach for all households making the median household income.

As housing costs have increased, many households are not able to meet their needs in the private market. As of 2020, there were 14 households in Metchosin on BC Housing's Housing Registry waitlist for non-market housing.

### 7.2.2 Rental Housing

There is a need for more rental housing options across the CRD. The proportion of renter households grew in Metchosin, from 245 households in 2006 (14%) to 395 in 2016 (22%). As of 2019, there are no primary rental market units in Metchosin and it is assumed that all renter households are served by the secondary rental market.

### 7.2.3 Housing for People with Disabilities

It was heard through engagement that individuals with disabilities have reduced incomes and difficulty accessing appropriate housing in Metchosin and across the CRD. For individuals with disabilities who are unable to work, the provincial housing supplement of \$375 (for an individual) is extremely low and limits access to housing options.

As of 2020, there are 6 people with disabilities on BC Housing's waitlist seeking non-market housing in Metchosin.

### 7.2.4 Housing for Seniors

Metchosin is experiencing an aging trend with the median age growing from 45.5 in 2006 to 51.5 in 2016. Increasingly communities are looking at aging in place as an approach to addressing changing housing needs and an older demographic: having downsizing and supportive housing options available ensures seniors in the community are able to stay in the community for the long-term. The lack of supportive housing options in Metchosin may push people to live in housing that may not have the accessibility or health supports required.

As of 2020, 6 seniors were on BC Housing's waitlist seeking non-market seniors housing in Metchosin.

### 7.2.5 Housing for Families

Family-sized housing in Victoria, Saanich, and Esquimalt is increasingly out of reach for families with children. West Shore communities are becoming more attractive options for families and other households requiring more space. The affordability gap analysis showed that both the average sales price and benchmark prices of a single detached home are more expensive than in the core area communities, and couples with children making the median household income would need to spend more than 30% of their income on shelter costs. Homeownership is far out of reach for lone-parent families (5% of all Metchosin households).

### 7.2.6 Homelessness

There has been an increase in individuals experiencing homelessness across CRD communities in recent years. The March 11, 2020 point-in-Time count identified a minimum of 1,523 individuals experiencing homelessness in the region. There were at least 350 individuals who were emergency sheltered and 743 who were provisionally accommodated in transitional housing.



APPENDIX A

# Glossary

# Glossary

**Activity Limitation:** “Activity limitations refer to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems.”

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/59/2/British%20Columbia> – Core Housing Need, Activity Limitations

**Adequate Housing Standard:** “[Housing] not requiring any major repairs.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

**Affordable Housing Standard:** “[Housing with] shelter costs equal to less than 30% of total before-tax household income.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

**Apartment in a Building That Has Five or More Storeys:** “A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building with less than five storeys”, such as an apartment above a shop or a low-rise apartment building.

<https://www12.statcan.gc.ca/census-recensement/2011/ref/guides/98-313-x/98-313-x2011001-eng.cfm>

**Apartment or Flat in a Duplex:** “One of two dwellings, located one above the other”. This can include single-detached houses with suites. In communities with little multi-family housing stock (such as Metchosin), half of the units recorded as apartments or flats in a duplex can be assumed to be single-detached houses with secondary suites (approximately 130 in Metchosin), while the other half are the secondary suites themselves (the other 130).

<https://www12.statcan.gc.ca/census-recensement/2011/ref/guides/98-313-x/98-313-x2011001-eng.cfm>

**Census Family:** Census families include couples with and without children, and a single parents with children living in the same dwelling. Census families are restricted to these family units and cannot include other members inside or outside the family (including a grandparent, a sibling, etc.). Grandchildren living with grandparents (and without a parent) would also count as a census family.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam004-eng.cfm>

**Core Housing Need:** “A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).” Some additional restrictions apply.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

**Household Income:** The sum of incomes for all household members.

**Household Maintainer:** A person in a household who is responsible for paying the rent, mortgage, taxes, utilities, etc. Where multiple people contribute, there can be more than one maintainer.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage008-eng.cfm>

**Headship Rate:** The proportion of individuals of a given age group who are primary household maintainers.

**Household Type:** “The differentiation of households on the basis of whether they are census family households or non-census family households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage012-eng.cfm>

**Income:** For the purposes of this report, unless otherwise indicated, income refers to “total income” which is before-tax and includes specific income sources. These specific income sources typically include employment income, income from dividends, interest, GICs, and mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop123-eng.cfm>

**Labour Force:** The labour force includes individuals aged 15 and over who are either employed, or actively looking for work. This means that the labour force is the sum of employed and unemployed individuals. Individuals not in the labour force would include those who are retired.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop056-eng.cfm>

**Movable Dwelling:** A single dwelling type used as a place of residence and can be moved on short notice that includes mobile homes, as well as a tent, recreational vehicle, travel trailer houseboat or floating home.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements013-eng.cfm>

**Multiple Census Families:** A household in which two or more census families (with or without additional persons) occupy the same private dwelling. Family households may also be divided based on the presence of persons not in a census family.

<https://www12.statcan.gc.ca/census-recensement/2011/ref/dict/households-menage012-eng.cfm>

**National Occupancy Standard:** Standard for the number of bedrooms required by a household based on household composition. For example, lone-parents living with their child would require two bedrooms, one for themselves and one for their child.

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=100731>

**Non-Census-Family Households:** Households which do not include a census family. “Non-Census-family households are either one person living alone or a group of two or more persons who live together but do not constitute a Census family.”

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=251053>

**Other Family or Other Census Family:** When comparing households one way to distinguish between households is by “household family types.” These types will include couples with children, couples without children, lone-parent families, and non-family households; they will also include “other families” which refer to households which include at least one family and additional persons. For example, “other family” could refer to a family living with one or more persons who are related to one or more of the members of the family, or a family living with one or more additional persons who are unrelated to the family members.

**Participation Rate:** The participation rate is the proportion of all individuals aged 15 and over who are in the labour force.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop108-eng.cfm>

**Primary Household Maintainer:** The first (or only) maintainer of a household listed on the census.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage020-eng.cfm>

**Seniors:** Individuals aged 65 and over.

**Shelter Cost:** Total monthly shelter expenses paid by households that own or rent their dwelling. “Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage033-eng.cfm>

**Subsidized Housing:** “Subsidized housing’ refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements017-eng.cfm>

**Suitable Housing Standard:** “[Housing that] has enough bedrooms for the size and composition of resident households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

**Supportive housing:** A type of housing that provides on-site supports and services to residents who cannot live independently.

<https://www.bchousing.org/glossary>

**Supportive Housing for Seniors:** This document defines assisted living and long term or residential care options as supportive housing for seniors.

**Transitional Housing:** “A type of housing for residents for between 30 days and three years. It aims to transition individuals to long-term, permanent housing.”

<https://www.bchousing.org/glossary>



APPENDIX B

# Provincial Summary Form

## Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: \_\_\_\_\_

REGIONAL DISTRICT: \_\_\_\_\_

DATE OF REPORT COMPLETION: \_\_\_\_\_ (MONTH/YYYY)

### PART 1: KEY INDICATORS & INFORMATION

*Instructions: please complete the fields below with the most recent data, as available.*

<b>LOCATION</b>	Neighbouring municipalities and electoral areas:
	Neighbouring First Nations:

<b>POPULATION</b>	Population:		Change since	:	%	
	Projected population in 5 years:		Projected change:		%	
	Number of households:		Change since	:	%	
	Projected number of households in 5 years:		Projected change:		%	
	Average household size:					
	Projected average household size in 5 years:					
	Median age (local):		Median age (RD):	Median age (BC):		
	Projected median age in 5 years:					
	Seniors 65+ (local):	%	Seniors 65+ (RD):	%	Seniors 65+ (BC):	%
	Projected seniors 65+ in 5 years:					
	Owner households:		%	Renter households:	%	
	Renter households in subsidized housing:					

	Median household income	Local	Regional District	BC
<b>INCOME</b>	All households	\$	\$	\$
	Renter households	\$	\$	\$
	Owner households	\$	\$	\$



## PART 2: KEY FINDINGS

**Table 1: Estimated number of units needed, by type (# of bedrooms)**

	Currently (2016)	Anticipated (5 years)
0 bedrooms (bachelor)		
1 bedroom		
2 bedrooms		
3+ bedrooms		
<b>Total</b>		

Comments:

**Table 2: Households in Core Housing Need**

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
<b>Of which are in core housing need</b>						
Of which are owner households						
Of which are renter households						

Comments:

**Table 3: Households in *Extreme* Core Housing Need**

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
<b>Of which are in extreme core housing need</b>						
Of which are owner households						
Of which are renter households						

Comments:

**Briefly summarize current and anticipated needs for each of the following:**

**1. Affordable housing:**

**2. Rental housing:**

**3. Special needs housing:**

**4. Housing for seniors:**

**5. Housing for families:**

**6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

**7. Any other population groups with specific housing needs identified in the report:**

**Were there any other key issues identified through the process of developing your housing needs report?**